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ABSTRACT

Exploring the economic-psychological-sociological questions related to the purchase of goods, the publication is intended as a foundation on which comprehensive local programs of consumer education can be built. It provides a conceptual framework drawn from the academic disciplines. Focusing on three major concepts (the individual consumer, the consumer in the marketplace, and the consumer in the community) the document is presented in three sections. The first section provides concept generalizations and curriculum resources, and the second section presents objectives for organizing content at four levels of learning maturity. Program development and implementation are treated in the third section, providing suggestions to school districts. Criteria for developing consumer education programs are offered with illustrations of instructional settings to implement the program for learners in all levels from kindergarten through community college and adult school. Topics covered in the guide include: (1) life-styles, (2) resources, (3) decision making, (4) earning, (5) spending, (6) saving, (7) borrowing, (8) buying, (9) the consumer in the economy, (10) community services, (11) consumer rights and protection, (12) the law, (13) the environment, and (14) the media. Resource materials, sources of instructional materials, sources of consumer information, and elementary level resource materials are listed in the appendix. (MW)

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CURRICULUM DESIGN FOR

consumer education

Kindergarten Through Grade Fourteen

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Foreword

We share a world that each day becomes smaller than it was the day before. It becomes smaller because it must house more people, feed more people, share with them its wealth. It becomes smaller because its resources become fewer in number and because the waste from its inhabitants becomes a greater burden. The world becomes smaller because distances continue to be reduced by a mankind that inhabits the land, by a mankind that establishes values for the resources of that land.

We set values each day—you and I—for the air we breathe, the water we drink, the food—and the oil—we buy in the marketplace, and we set values for a generation to come. Today, in fact, we are deciding by our very actions or our failure to act whether another generation will come or not. It will matter little to teach our children how to extract the last bit of oil from shale if we then use the oil to feed voracious engines that burn dry in the race for a faster life-style.

It is our goal in consumer education to help the individual improve his role as an allocator of resources and as a purchaser-consumer of the world's products—to help him achieve a satisfying life-style that is in harmony with his world. And that education must begin as early as possible. This publication, which presents a curriculum design for kindergarten through the community college, phrases the goal this way: "So that constructive and responsible attitudes and an understanding of the means of achieving a satisfying life-style can be developed, the concepts on which such attitudes and understanding are based must be taught from early childhood."

As consumers in today's marketplace, we must understand what alternatives are available to us, what the choices mean, what the consequences of our actions will be—not only in personal terms but also in terms of the effect on the larger world society. These are the things we must teach our children.

It is no longer enough to ask the economic question: "Can we afford it?" We must now ask the sociological question: "Can our world afford for us to have it?" This publication, *Curriculum Design for Consumer Education,* explores the economic-psychological-sociological questions related to the purchasing of goods. However, in a much broader sense, it provides a framework for teaching consumer education in these times when the decisions at the marketplace are so critical to our way of life—to our survival as a people. As this publication points out,"Recognizing that the choices of each of us have an impact on the lives of all can help us become more responsible consumers."

We are certainly guilty of the "conspicuous wastefulness" that economist Thorstein Veblen spoke of in 1899. And we cannot deny that we are the "energy pigs" that former Secretary of the Interior Stewart Udall has labeled us. But it is not too late to change our life-style—to help our children, through education, to emerge from the crisis of these times and reach a better tomorrow.

Wilson Riles

Superintendent of Public Instruction

Preface

Educators and home economists have for a long time recommended the development of consumer education materials to provide a structure for a planned curriculum in consumer education. The desired curriculum would be flexible enough to meet the needs of school districts planning programs for both young persons and adults.

Curriculum Design for Consumer Education: Kindergarten Through Grade Fourteen is a product of the Innovative Curricula in Consumer Education (INCINCE) project, which was developed and administered by the staff of the Bureau of Homemaking Education, California State Department of Education, in cooperation with the Chancellor's Office, California Community Colleges. The project was funded under Part F, Consumer and Homemaking Education, of the Vocational Education Amendments of 1968 (Public Law 90-576).

This publication is a foundation on which comprehensive local programs of consumer education can be built. It provides a conceptual framework for consumer education drawn from the academic disciplines. The design was developed by a task force composed of specialists in academic disciplines at the elementary, high school, and community college levels; and community groups concerned with consumer affairs. Advisory and review panels were established to ensure statewide dissemination of information and involvement in the project.

During the 1973-74 school year, instructional patterns and curriculum models focusing on the consumer were field-tested in consumer and homemaking education programs in grades nine through fourteen in six regular high schools, one continuation high school, and one community college. The curriculum models emphasize consumer education as the core for program development and implement the conceptual framework in the consumer and homemaking education curriculum.

TOM SHELLHAMMER
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A Point of View for Consumer Education

We share this world. We are all dependent on its natural resources for our survival, our comforts, and the quality of our living. As our society becomes increasingly technological, the ways in which we use these resources become crucially important. Today, we have a widening range of choices for life-styles and for the selection of products and services to develop and support a way of life. To choose wisely, we need to understand the costs and benefits of these different choices. We need to clarify our values and goals, develop attitudes of social responsibility, and become knowledgeable about economic and environmental factors which affect and are affected by our way of life.

So that constructive and responsible attitudes and an understanding of the means of achieving a satisfying life-style can be developed, the concepts on which such attitudes and understanding are based must be taught from early childhood. Children and adolescents must be helped to understand how the economic system operates in this country, and they need to recognize the impact of that system on the cultural and social aspects of society. They need to develop an awareness of the opportunities and responsibilities which they have as members of a community. They must be provided with a knowledge of their rights to a good life and the rights of others. Children must be taught how to live well and wisely.

The exploration of career possibilities, the development of personal resources, and the choice of a life-style are areas of interest and concern to students. Thus, they are essential elements of an educational program which can have a long-range and determining effect on the quality of life to which a student may aspire and which he may achieve. On a different level, the interrelationships between one's life-style and the public welfare need to become part of every student's knowledge. Understanding the complex connection between the national economy and the selection of stereo equipment, between taxes and recreational facilities, and between motorcycles and the environment can help individuals make more responsible choices. Recognizing that the choices of each of us have an impact on the lives of all can help us become more responsible consumers.

In the present near crisis of our technological culture, it is imperative that we provide education in the ways in which the young person can achieve a good life for himself, his family, and his community; and in the ways in which he can benefit from and contribute to the resources of our society. It is toward this broad goal of improving the quality of life that consumer education is directed. The *Curriculum Design for Consumer Education* offers assistance in organizing consumer education programs concerned with developing skills, attitudes, and understandings that contribute to personal satisfaction, consumer competence, and social responsibility. All of these are important in the allocation and use of consumer resources to shape a life-style that contributes to the quality of living of individuals, families, and communities.

The Consumer

Life-styles are determined by the personal values and goals of the individual and the resources available for achieving those goals. Each of us develops a personal value system from several sources: the cultural traditions and beliefs of our families; the influence of peer groups; and experiences with the institutions and mores of the community. These values influence the goals which we set for ourselves. They affect our ideas of the kind of person we want to be, the kind of career we choose, the life-style we choose to lead. Some people have a very clear understanding of their values and a clear definition of their goals. They are then able to make choices of activities and select resources which will help them reach their goals and develop their preferred life-style. Others may have conflicting values, be confused or uncertain about their goals, and be unaware of the full range of resources available to them in shaping a desired life-style. Many students need help in acquiring a clear perception of themselves and of their full potential.

Success in developing rewarding ways of living may depend upon the resources available to an individual and on the ways in which these resources are used. Although the extent of such resources can vary between families and communities, people often overlook or fail to take advantage of those which are available. Learning to recognize resources can determine success or failure in later years. The purpose of consumer education is to help students formulate constructive goals and to utilize resources effectively to shape a satisfying life-style.

Consumer Life-Styles

Life-styles of consumers reflect differences and similarities in values, goals, and use of resources to achieve a desired pattern of living.

Generalizations

Life-styles of individuals and families differ.

- Life-styles of individuals and families are shaped by the values they hold.
  - Values and goals differ for each individual and family.
  - Values serve as guides in defining goals and choosing from among alternative courses of action.
  - Individuals and families having similar values may seek different goals and use different methods of satisfying needs.
- Cultural, social, and economic factors influence the life-styles of individuals and families.
  - Cultural traditions, ethnic background, family beliefs, and customs are reflected in life-styles.
  - Participation in various social groups and relationships with significant peers affect patterns of living.
  - The culture of the community—its values, institutions, and customs—affects the life-styles of individuals and families.
  - The manner in which income is earned and spent as well as the level of income influence life-styles.

Life-styles are dynamic and flexible.

- The more accurately individuals and families perceive their values, goals, and resources, the more freedom they have to choose among alternatives in creating a desired life-style.
  - The priority in values and goals may differ in varying situations and at stages of the life cycle.
  - Patterns of work and leisure affect the life-styles of individuals and families.
  - Cultural tradition and social change interact to modify life-styles of individuals and families.
  - Education and social and vocational mobility affect the living patterns of individuals and families.
  - The effect of cultural, social, and economic factors on life-styles varies among individuals and families and at different stages of the life cycle.
  - The mass media may influence perceptions of a desired life-style.
- Individuals and families may encounter constraints in shaping a desired life-style.
  - Cultural and family traditions that support a distinct way of life may impede change.
  - Desire to participate in the dominant culture of the society may require modification in living patterns.
  - Recognition of future goals and responsibilities may alter patterns of living.
  - Economic conditions and financial obligations may limit resources for achieving the desired life-style.
  - Limited perception of alternatives and lack of creative utilization of resource potential imposes limits in shaping a life-style.

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Consumer Resources

The perception, utilization, and development of resources may enhance or limit the potential of an individual or family for achieving a desired life-style.

Generalizations

Individuals and families differ in resources available to satisfy needs and wants.

Satisfaction of needs and wants is influenced by the use of human and material resources.

Community resources may be used to satisfy certain needs and wants.

Changing social and economic conditions affect the availability and use of resources.

Availability and nature of resources affect the range of choices available to individuals and families.

Many resources are limited and expendable.

The cost of using a resource for any purpose is that which must be given up because of the use of the resource.

Resources may be interchangeable, permitting the substitution of available resources for more limited ones to achieve goals.

Different forms and combinations of resources may produce similar satisfactions in meeting needs and wants.

Resources are interrelated; the use of one resource may affect the use of other resources.

The ability to perceive and manage resources and the amount of resources available influence satisfactions and goal achievement.

Effective use of existing resources may enhance potential for satisfying needs and wants.

Development and use of personal capacities of family members expand resource potential for satisfying needs and wants.

Creative use of community resources provides alternatives in the achievement of goals.

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Consumer Decision Making

Effective decision making contributes to the creative use of consumer resources in achieving a desired life-style.

Generalizations

Decisions in the utilization of consumer resources affect and are affected by the life-styles of individuals and families.

- Decisions of individuals and families in the use of resources reflect differences in values and priorities of goals.
- Social and cultural factors influence decisions in the allocation of resources.
- Decisions on the use of consumer resources may enhance or limit potential for achieving a satisfying life-style.
- Optimal use of resources for individuals and families varies with differences in situations, stages of the life cycle, and patterns of living.
- Decision making involves an element of risk that may not be anticipated or be subject to control.

Competition among wants gives rise to the necessity for decision making in the allocation of limited consumer resources.

- Consumer decision making involves identification of goals, assignment of priorities, consideration of alternatives, examination of probable consequences, and determination of choice as to a desired pattern of living.
- Availability of resources may limit or extend the range of consumer choice.
- The decision-making process differs as to the individuals concerned, the nature of the choice to be made, and the resources to be used.
- Instinct, emotion, habit, and reason play significant roles in intelligent consumer choices.

Decisions are interrelated and interdependent.

- Major consumer decisions focus upon the achievement of significant goals and the determination of a series of secondary choices related to achievement of the goals.
- Secondary choices are dependent upon the central decision and affect the quality and degree to which it is achieved.
- Major decisions determine the nature of current choices and place limitation on future choices.
- Decisions may be characterized by a sequential dependence of one choice upon preceding choices.

Responsible decision making in the use of resources considers values, costs to society, and environmental effects as well as personal and family satisfactions.

- Family needs usually take priority over individual choices.
- Consumer choices may need to be examined as to their effect on the environment.
- Consumer choices may need to be curtailed to conserve limited or irreplaceable resources for future use.

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The Consumer in the Marketplace

Most of us are both earners and spenders. How we earn money is often decided during our years in school. How we spend money is often learned, painfully, by experience. The choice of a career is a crucial decision for a young person because it will determine the future income and the personal satisfaction gained from work. In many instances the personal satisfactions will be more valuable than the amount of money earned in shaping a meaningful life-style.

How we spend our earnings is determined by our values and the life-style we choose. Money is necessary to meet basic needs; but how well those needs are met may depend less on how much we earn than on how skillfully we use our resources. Money is a major concern in everyone's life; an understanding of its uses and misuses should be a basic part of education. Learning to set up plans for spending and saving, to recognize the worth of products and services, and to decide when and where to borrow against future income can make a large difference in the quality of life which is achieved. Consumer education encourages individuals to develop competence in decision making in an increasingly complex marketplace and to consider the effects of those decisions on personal finances, the public economy, the community, and the environment.

Consumer Earning

Career choice can offer personal satisfaction and social values as well as financial benefits to the individual.

Generalizations

Type of occupation and degree of success attained may affect the individual's economic status, income, and standard of living.

- Career choice can be guided by one's values, goals, aptitudes, abilities, and interests.
- Continuing education and technical training extend employment opportunities and earning power and may increase personal satisfaction from work.
- Local, national, and international economic conditions affect employment patterns, job opportunities, and income levels in the community.
- Technological developments change the structure of the American economy, thereby changing patterns of employment, skill requirements, and levels of earning.
- Time requirements, financial demands, and personal commitment are factors in the selection of an occupation compatible with the social and economic goals of the individual.

Ability to prepare for and perform suitable work affects the income and consumption patterns of individuals and families.

- Money is a major economic resource and provides the medium of exchange in the consumer market.
- Money is derived from productive work, investments, rentals, savings, pensions, insurance, inheritance, and gifts.
- Level of income is influenced by personal characteristics, occupational choice, educational qualifications, geographic location, and economic conditions.
- Real income is a determining factor in the level of living enjoyed by individuals and families.

Perception and utilization of available resources other than money increase the possibilities of achieving a desired pattern of living.

- Goods and services produced directly for personal use may increase satisfaction and extend money income.
- Effective use of available community resources may increase potential for achieving personal and family goals.
- Psychic income, representing personal satisfaction derived from work and use of money income, enhances the quality of life.

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Consumer Spending

Effective financial management makes possible the satisfaction of the most important and most numerous needs and wants through the use of available resources.

Generalizations

Decisions regarding the use of income affect the life-styles of individuals and families.

An individual's or family's level of living may be affected more by the pattern of spending than by the amount of income.

Effective plans for use of income reflect differences in values, goals, needs, and wants of individuals and families.

A plan for the use of income assists in establishing priorities and considering alternatives in relation to a desired life-style.

Anticipating changes in financial needs, responsibilities, and resources during the life cycle facilitates realistic planning for long-term goals.

Perception, utilization and development of available resources may extend or limit goals.

Individuals and families differ in the amount of income available to meet needs and wants.

Utilization of available personal, family, and community resources as well as income extends opportunities for achieving goals.

Combination of two or more resources may increase effectiveness in satisfying needs and wants.

A spending plan is an effective tool in obtaining optimum satisfaction from available income.

Spending plans are designed for individual requirements and for flexibility in meeting changing needs and conditions.

Spending plans are based on realistic appraisal of goals, income, and financial commitments.

Implementation of a financial plan may involve reappraisal and adjustment of procedures to meet changing needs and conditions.

Periodic review of a financial plan is essential to meet changing conditions and achieve goals.

Systematic recordkeeping contributes to effective financial management.

Selective utilization of services available from financial institutions facilitates financial planning.

Specialists in financial planning are available to help individuals and families with financial problems.

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Consumer Saving

Financial security programs involving savings, investments, and insurance against risk contribute to personal and family economic security.

Generalizations

Savings provide funds for anticipated expenses, unexpected emergencies or opportunities, and future goals.

- Saving and investing involve setting aside present income for future use.
- Safety, return, and availability are important considerations in choosing a savings plan.
- Different financial institutions offer a variety of savings plans and services to meet individual needs and goals.
- The savings or investment plan an individual or family selects is influenced by values and general goals, stage of the life cycle, level of income, and financial goals.

Investment programs are designed to assist individuals and families to achieve long-term goals.

- Investments include income-producing assets such as stocks, bonds, and real estate.
- Spending to maximize one's potential through education and training may be considered an investment.
- Spending for a home and for durable goods may be considered an investment.
- The life-style of an individual or family influences the type of investments and the level of risk considered acceptable in an investment program.
- Investment programs involve calculated risks in the prospect of gaining greater returns.

Insurance protection is based on the principle of shared risk.

- Effective insurance programs are based on individual needs and are planned to provide maximum coverage of major risks.
- Different types of insurance programs are available to protect against a variety of present risks and future losses.
- Insurance coverage should be reassessed periodically in relation to changing needs, income, and economic conditions.

Saving and investing have public as well as private significance.

- Savings deposited in financial institutions produce financial returns for the consumer and economic growth for society.
- Government social insurance programs provide medical benefits, survivor benefits, and retirement income for eligible citizens.
- Savings, insurance, and investment programs may be offered by employers, unions, and professional groups.
- Plans for financial security affect and are affected by economic conditions. Interest and dividends from various forms of savings, insurance, and investment contribute to current income of individuals and families.

Estate planning, a process of arranging individual affairs to produce the most effective disposition of capital and income for the future, is a part of financial planning.

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Consumer Borrowing

Consumer credit and borrowing, effectively used within the framework of an overall personal or family financial plan, may be a useful economic resource.

Generalizations

Consumer credit and borrowing permit the use of future income to satisfy present needs and wants.

- Consumer credit and borrowing have the effect of increasing the total purchasing power available at a given time.
- Consumer credit provides an economic link between mass production and mass consumption of goods and services in the economy.

Different forms of credit are available from a variety of sources to meet the needs of consumers.

- Comparison of sources and forms of consumer credit and cash loans helps the consumer in choosing the service which most nearly meets his needs.
- Lending agencies and consumer credit sources differ in such matters as rates of interest, methods of payment, services offered, and security required.

Credit is a service paid for by the consumer.

- Credit costs vary with the source, amount of credit extended, degree of risk, type of credit agreement, and type of purchase.
- Credit charges, interest rates, and methods of stating credit costs vary among lending agencies.
- The true cost of credit to the consumer includes increased cost of goods and services, commitment of future income, and the alternative goods and services that could have been purchased.

A consumer's credit rating determines the extent and sources of credit available to him.

- Credit rating is based on the consumer's character, capacity to meet financial obligations, and financial resources.
- Failure to maintain a satisfactory credit rating increases cost and limits sources of credit available to the consumer.
- Consumers have the legal right to review information filed by credit investigating agencies and to have disputed information reinvestigated.

Each credit transaction involves legal responsibilities and obligations on the part of both consumers and creditors.

- The form of credit agreement is dependent upon the credit source and the type and amount of credit extended.
- Provisions of the purchase contract need to be understood so that the consumer can recognize his rights and obligations.
- Full disclosure of finance charges, interest rates, and other specified information is required for all consumer credit transactions.

Used effectively, consumer credit can be helpful in raising one's standard of living and in achieving long-term goals.

- The need for consumer credit can vary at different stages of the life cycle or under changing conditions and situations.
- Expected income, assets, and necessary expenses are the bases for determining the amount of credit that can be safely used.

Unwise use of credit can cause financial problems for consumers and creditors.

- Use of credit commits future income to present needs and wants, limiting future consumer choices.
- Inability to meet credit obligations can result in repossession of merchandise, loss of collateral, loss of income, and bankruptcy.

Federal and state laws regulate certain aspects of consumer credit.

- Federal and state laws protect the rights of consumers through the regulation of interest rates, disclosure requirements, and credit-reporting practices.
- Consumers with major credit problems can have legal recourse by filing for bankruptcy or by using other means.
- Consumers can protect their rights by dealing with reliable retailers and lending agencies and

by reporting unfair practices to the proper authorities.

Public and private agencies are available to assist consumers with credit problems.

Alternatives to the use of credit may be possible through the reordering of goals and priorities, accurate assessment, and the creative utilization of available resources.

Curriculum Resources

Basic Principles in Family Money and Credit Management. Washington, D.C.: National Consumer Finance Association, 1966.

Black, Hillel. *Buy Now, Pay Later.* New York: Pocket Books, Inc., 1962.

Consumer Credit in Family Financial Management. Washington, D.C.: American Home Economics Association, 1968.

Consumer Education. Part I and Part II. Lubbock: Texas Technological College, 1971.

Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: American Book Co., 1972.

Margolis, Sidney. *A Guide to Consumer Credit* Public Affairs Pamphlet No. 348. New York: Public Affairs Committee, 1967.

Troelstrup, Arch W. *The Consumer in American Society: Personal and Family Finance* (Fourth edition). New York: McGraw-Hill Book Company, 1970.

Your Guide for Teaching Money Management. Chicago: Household Finance Corporation, 1972.

Consumer Buying

Ability to make informed decisions in the marketplace increases consumer satisfaction and economic efficiency.

Generalizations

Buying goods and services requires decisions as to the use of available resources in relation to the individual's or family's values, goals, needs, wants, and patterns of living.

Consumer buying decisions become more difficult as the complexity and variety of products increase and methods of merchandising become more impersonal.

The multiplicity, sophistication, and specialization of services available to the consumer require discrimination in selecting those that best serve the needs of individuals and families.

Analysis of influences which affect buying decisions may contribute to more satisfying and effective consumer choices of products and services.

Physical, social, and psychological needs and preferences influence buying decisions.

Availability or scarcity of resources, including credit, affects the buying decisions of individuals and families.

Variety and characteristics of available products and services, as well as price, influence buying decisions.

Advertising is a potent influence on consumer choice and should be evaluated in terms of its reliability and accuracy.

Informed consumers making discriminating choices of products and services can influence the functioning of the market to serve consumer interests and improve utilization of resources.

Consumer choices can influence marketing practices, prices, and the quality of products in the market.

Planned purchasing acts as a deterrent to impulsive buying and can contribute to increased satisfaction from products and services chosen.

Evaluation and use of reliable sources of information provide a basis for consumer choices among products and services.

Retail outlets differ in sales policies, merchandising, services, promotional practices, and prices to meet the requirements of consumers.

Comparison shopping is one way of securing the best value to meet identified needs and wants.

Different forms and methods of payment are available for the convenience and specific needs of consumers.

Responsible consumers weigh the consequences of choices and activities on the environment and the economy.

Ethical shopping practices and the reporting of fraud or deception to proper authorities influence the consumer market.

Complexity in the construction and operation of products has increased the difficulty in making choices and has extended the need for consumer information and assistance.

Accurate interpretation and use of information on tags, labels, and warrantees tend to increase consumer satisfaction from money spent on products and services.

Analysis of information available from manufacturers, trade associations, consumer testing laboratories, and government agencies contributes to effective consumer decisions.

Consumers protect their own interests by dealing with reliable merchants and making buying decisions which meet identified needs.

Governmental agencies develop, revise, and enforce codes and regulations for the protection of the consumer.

Utilization of available alternatives in securing goods and services may provide satisfaction and extend the resources of individuals and families.

Increased opportunities for lease or rental provide options to private ownership of major products such as cars, furniture, and equipment.

Alternatives in securing goods and services are extended through community recycling agencies, swap meets, auctions, garage sales, and so forth.

Increased availability of public services and facilities provides alternatives to consumers in the use of resources in achieving goals.

Exchange of goods and services among members of the family or community provides satisfaction and extends consumer resources.

Curriculum Resources

Campbell, Sally R. *A Department Store in the Classroom.* Chicago: Sears, Roebuck & Co., 1971.

Consumer Education–Part I. Lubbock: Texas Technological College, 1971.

Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: American Book Co., 1972.

Grades K-6 Resource Supplement to Consumer Education. Columbus: Ohio State Department of Education, 1971.

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Troelstrup, Arch W. *The Consumer in American Society: Personal and Family Finance* (Fourth edition). New York: McGraw-Hill Book Company, 1970.

The Consumer and the Community

How we live, how we spend our money, and how we spend our time have an effect on the economy, the community, and the environment. Each of us is a unit in the nation's economy, and the ways in which we earn and use money have an impact on the economy. That impact can be guided through education. We can learn to use our money in ways which help to keep the economy stable. We can learn to use our time and resources to improve the quality of life in our communities and in the total society.

Public agencies provide many services to the community, such as schools, recreational facilities, and social welfare. But volunteer groups are needed to supplement these services and to increase the resources which can enrich a community and provide the social and economic assets beyond the scope of public agencies. Cooperating in these volunteer organizations is a means of contributing to the welfare of the community and a way in which the individual can develop new skills and influence community affairs.

As active members of the community, each of us can become part of the effort to prevent fraud, limit the exploitation of our natural resources, and reduce or eliminate pollution. Young people need to learn that their influence can be used to counterbalance that of other groups less concerned with the "liveability" of our communities and our nation. They can learn the ways in which their choices of life-styles and the ways in which they use their time and money can have an impact on the lives of their fellow citizens, their community, and their country. This understanding can provide them with the personal resources needed to be creative members of society. It is to the development of this kind of understanding that consumer education is dedicated.

The Consumer in the Economy

Economic activities of individuals and families affect and are affected by the national economy.

Generalizations

The economic system of the United States is a mixed economy in which the public sector (government) and the private sector (business and individuals) conduct economic activities.

- Major goals of the economy (economic growth, stability, security, justice, and efficiency) provide guidelines for economic decisions of consumer, business, and government.
  - The interaction of consumer demand and the profit motive of producers in large measure determines the production of goods and services in the market.
  - Economic power vested in big business and labor unions tends to modify the decision-making process in the private enterprise economy.
  - Government plays a significant role in the economy through taxing and spending policies and the regulation of economic activities.
  - Consumers as voters can participate in decisions defining the role government plays in the economy.

The economy functions in a circular flow of goods, services, and money among consumers, business, and government.

- The economy is made up of interdependent economic units in which the expenditure of one serves as income for another.
- The economy provides goods and services for consumers, income for workers, profits for business, and revenue for government.
- Financial institutions such as banks coordinate and facilitate the flow of money between segments of the economy.
  - Money directs and facilitates the flow of goods and services in the economy.
  - Money serves as a medium of exchange, a measure of value, and a store of value.
  - The value of money depends upon the total amount of money available and the stability of the economic system.
  - Government regulates money and credit markets as well as financial institutions and practices in the national interest.
- Stable economic growth is essential to a rising standard of living and to the providing of full employment for an expanding economy.
  - Stable economic growth requires expansion of productive capacity and an increase in total spending.
  - Fluctuations in the economy resulting from inflation and recession affect all segments of the economy.
  - Stability in consumer spending is a factor in maintaining stability in other sectors of the economy.
  - Government fiscal, monetary, and manpower policies can be employed to minimize fluctuations and long-term inflation.
- The market is the basic institutional arrangement through which the production and distribution of goods and services are determined.
  - The interaction of supply and demand is a determining factor in the availability and prices of goods and services in the market.
    - Production and marketing costs are primary economic factors determining the prices of goods and services.
    - Marketing costs, including transportation and merchandising costs, influence the prices of goods and services.
    - Advertising, designed to create and maintain a high level of demand, is a potent force in the consumer market.
  - Competition acts as a control on quality and prices of goods and services available to consumers.
    - Consumer markets differ in the extent to which competitive or monopolistic conditions prevail.
    - Monopolistic practices and collusion among sellers result in higher prices to consumers and restriction of meaningful consumer choice in terms of the variety and quality of available goods and services.
    - Consumer interests are best served in a market system in which innovative and improved techniques of production

adjust to the changing patterns of consumer demand.

Government regulations protecting the consumer affect the operation of the consumer market.

Society's political and social values and its institutions affect the economy.

Economic growth can conflict with social and ecological values.

Social and ecological costs of the use of limited resources need to be weighed against economic benefits.

Public demand for additional social benefits and services without corresponding tax increases can lead to government deficits and contribute to excessive inflation.

Consumer organizations can serve as a countervailing force to other power groups in the economy and as a significant influence on government action in protecting consumers.

Curriculum Resources

Calderwood, James, and George Fersh. *Economics in Action.* New York: The Macmillan Co., 1968.

Carvell, Fred, and Max Tadlock. *It's Not Too Late.* Beverly Hills, Calif.: Glencoe Press, 1971.

Consumer Education Curriculum Guide for Ohio. Columbus: Ohio State Department of Education, 1970.

Economic Topic Series. New York: Joint Council on Economic Education, n.d.

Gilboy, Elizabeth W. *A Primer on the Economics of Consumption.* New York: Random House, Inc., 1968.

Gill, Richard T. *Economics and the Public Interest* (Second edition). Pacific Palisades, Calif.: Goodyear Publishing Co., 1972.

Goods, Services, and People. New York: Joint Council on Economic Education, 1967.

Hailstones, Thomas, Bernard L. Martin, and Frank Mastriana. *Contemporary Economic Problems and Issues* (Second edition). Cincinnati: South-Western Publishing Co., 1970.

Samuelson, Paul A. *Economics* (Eighth edition). New York: McGraw-Hill Book Company, 1970.

Teaching a Course in Personal Economics. New York: Joint Council on Economic Education, 1971.

Community Services

Availability and quality of community services affect the life-styles of individuals and families and the quality of community living.

Generalizations

Community services provided through public and volunteer sources offer opportunities for improving the quality of personal and family living.

Public services provided by federal, state, and local government affect the level and quality of living in the community.

Public agencies provide essential goods and services that furnish broad social benefits to all citizens.

Social welfare programs provide benefits for particular groups.

Consumer services are provided by government agencies at the federal, state, and local levels.

The federal government provides a variety of economic assistance programs for developing nations.

Volunteer service organizations and programs supplement the services of public and private agencies and respond to current, specific needs of individuals and groups in the community.

Private and public agencies and organizations utilize the volunteer services of individuals at international, national, and local levels.

Civic, religious, cultural, and professional organizations and programs expand services available to individuals and families in the community.

Ethnic and cultural associations work on current social and economic concerns of groups in the community.

Volunteer programs and organizations provide services unavailable from other sources to meet critical needs and cope with crises.

Volunteer consumer organizations at the national, state, and local levels represent the interests of consumers and protect their rights.

Costs and benefits of community services are shared by all citizens.

Taxes divert income from the private to the public sector of the economy, changing its use from personal consumption to public services.

Forms of taxes levied at the federal, state, and local levels provide public services that cannot be provided effectively or economically by the private sector.

Tax rates vary with the type of tax levied, the extent and cost of services provided, the available tax base, and government policies.

Consumers can influence decisions in the kinds and quality of services provided by exercising voting rights, expressing concerns, and participating in action groups.

Consumers as voters will need to give increasing consideration to which goods and services should be provided through taxes for public use and which should be acquired and used individually.

Volunteer services and programs are supported by contributions from individuals and groups in the community.

Volunteer programs and services are supported by financial contributions of individuals, businesses, and organizations.

Contributions of time, energy, skills, abilities, and consumer goods by individuals and groups support community programs and services.

Support facilities and the assistance of trained personnel provided by business and industry extend the scope and effectiveness of volunteer services in the community.

Some community services receive initial support and funding through government and foundation grants.

Local governments may establish requirements that must be met before organizations or groups can solicit funds in the community.

Volunteer services afford opportunities for gaining personal satisfaction and for developing personal competence and a sense of community involvement.

Consumers will need to consider the purposes, sources, and use of funds and the influence exerted by the group in supporting volunteer programs and organizations.

The nature of the community influences the kinds and variety of services required.

Social and cultural values of the community are reflected in the services and facilities provided.

Socioeconomic levels of individuals and families determine the types of services and facilities needed by the citizens of the community.

Volunteer services and programs that react to specific needs and problems serve as change agents in the community.

Curriculum Resources

Durken, Mary, Alice Duvall, and Alice McMaster. *Communities Around Us, The Taba Social Studies Curriculum.* Menlo Park, Calif.: Addison-Wesley Publishing Co., Inc., 1969.

Forming Consumer Organizations. Washington, D.C.: U.S. Government Printing Office, 1971.

Guide to Federal Consumer Services. Catalog No. PR36.8:C76/SE6. Washington, D.C.: U.S. Government Printing Office, 1971.

Nader, Ralph, and Donald Ross. *Action for a Change: A Student's Manual for Public Interest Organizing.* New York: Grossman Publishers, Inc., 1971.

Senesh, Lawrence. *Our Working World: Families At Work.* Chicago: Science Research Associates, 1964.

Social Security Teaching Aids. Office of Public Affairs. Baltimore: Social Security Administration, n.d.

Teachers Guide, Teaching Taxes Program. Publication 19, Internal Revenue Service. Washington, D.C.: Department of the Treasury, n.d.

Additional resources include printed materials and services provided by the following:

American Association of University Women
American Red Cross
B'nai B'rith Anti-Defamation League
California State Franchise Tax Board
Food and Nutrition Services, U.S. Department of Agriculture
Local law enforcement offices
National Association for the Advancement of Colored People
National Task Force de la Raza
National Urban League
United Way

Consumer Rights and Protection

The increasing complexity of the marketplace increases the need for consumer protection.

Generalizations

The complexity and variety of products and services in the market increase the need for protection of consumer rights.

The consumer has a right to choose among a variety of products and services at fair and competitive prices.

Consumers exercise choice by selecting products and services which meet their needs and by communicating their preferences to sellers and producers.

Monopolies and other anticompetitive practices restrict consumer choice by limiting the variety of products and services available.

Certain government policies, regulations, and legislation restrict freedom of choice in the public interest.

Consumer advocates and volunteer consumer groups provide an effective voice in conveying consumer interest and preferences to business and in seeking favorable government action.

Federal agencies enforce antitrust laws that protect consumers against the growth of monopolies and price-fixing practices in restraint of trade.

The consumer has the right to full and accurate information in making informed consumer decisions.

Consumers can further their own protection by consulting reliable sources of consumer information on products and services before making a decision.

Misleading advertising, inadequate labeling, and deceptive packaging restrict the consumer's right to full and accurate information.

Consumer information is available from public and private testing agencies and professional and trade associations.

Information to assist consumers in making informed decisions is available from business and trade associations and individual companies.

Governmental agencies are charged with enforcing laws that protect consumers from false, misleading, and deceptive advertising and packaging.

The consumer has the right to protection from the marketing of products hazardous to health or life.

Consumers can exercise their right to safety by studying products before purchase, following directions, and reporting unsafe or faulty products to the proper authorities.

The value consumers place on safety and their willingness to pay the additional cost for safe products influence the degree of protection provided by business, legislation, and regulatory agencies.

Safety and performance standards for products and services are established by business and trade associations.

Governmental agencies establish and enforce standards of safety for specific categories of products.

The consumer has the right to register complaints and to redress of grievances.

Consumers exercise their right to be heard by communicating their needs, preferences, and satisfactions as well as their grievances to business and government.

Consumers protect their right to redress of grievances by reporting instances of deceptive, fraudulent, or unfair practices to the proper authorities.

Limitations of present codes, complications in filing claims, and the cost of legal action tend to restrict the consumer's right to be heard and secure redress of grievances.

Consumer complaint centers of local news media assist consumers with problems and advise on avenues or recourse available.

Reporting complaints to the local business firm provides the most direct avenue of recourse for consumers.

State and local consumer protection agencies are available for assistance with legal problems and complaints related to fraudulent and deceptive practices.

Public and private consumer organizations provide avenues of recourse on consumer problems and represent consumers before legislative bodies.

Business associations provide avenues for receiving and investigating consumer complaints about business practices.

Curriculum Resources

Consumer Affairs. Sacramento: California State Department of Consumer Affairs.

Consumer Alert Newsletter. Washington, D.C.: Federal Trade Commission.

Consumer Bulletin. Published monthly. Washington, N.J.: Consumer Research, Inc.

Consumer Information Series. Washington, D.C.: Council of Better Business Bureaus, 1969.

Consumer Reports. Mount Vernon, N.Y.: Consumers Union of the United States, Inc.

Guide to Federal Consumer Services. Catalog No. PR36.8:C76/SE6. Washington, D.C.: U.S. Government Printing Office, 1971.

Hunter, Beatrice T. *Consumer Beware.* New York: Simon & Schuster, Inc., 1971.

Nadel, Mark. *The Politics of Consumer Protection.* Indianapolis: Bobbs Merrill Co., 1971.

Newsletter. Columbia, Md.: American Council on Consumer Interests.

Resource Kit for Teaching Consumer Education: Consumer Law. Washington, D.C.: Changing Times Education Service, 1972.

Rosenbloom, Joseph. *Consumer Action Guide.* New York: CCM Information Corporation, 1973.

Troelstrup, Arch W. *The Consumer in American Society: Personal and Family Finance* (Fourth edition). New York: McGraw-Hill Book Company, 1970.

Additional resources include printed materials and services provided by the following:

Antitrust Division, U.S. Department of Justice
Consumer Product Information Coordinating Center, U.S. General Services Administration
Extension Service, U.S. Department of Agriculture
Federal Communications Commission
Federal Food and Drug Administration
Federal Trade Commission
Major Appliance Consumer Action Panel, Chicago, Ill.
National Bureau of Standards, U.S. Department of Commerce
U.S. Postal Service

The Consumer and the Law

The complexity of conducting the affairs of daily living increases the need for understanding the law and avenues of legal recourse available for protecting consumer rights.

Generalizations

Legal rights and responsibilities of consumers are determined by the interaction of legislation, administrative action, and court decision.

- Legal rights provided through legislation must be known and properly asserted to be effectively exercised.
- Within the limits of their authority and resources, administrative agencies are charged with the enforcement of laws in the protection of the public interest.
- Courts act to interpret and define the law only in response to a properly asserted claim or defense.

The traditional body of law is the foundation upon which special consumer protection measures are based.

- Contract law determines the rights and obligations of each party on entering a consumer transaction.
- Knowledge of how contracts are legally interpreted enables consumers to protect their rights.
- Fraud, misrepresentation, or deception which induces the consumer to enter a contract eliminates any obligation on the part of the consumer to continue with the transaction.
- Warranty protection, either expressed or implied by law, enhances contract rights of consumers.

Laws of marriage and family determine legal obligations for debts incurred by other members of the family, ownership of property purchased by the family, and rights to financial benefits dependent on family relationships.

Bankruptcy law determines when and which debts a consumer may obtain legal permission never to pay (U.S. Code, Title 28, Section 1331 et seq.)

- Bankruptcy proceedings provide an alternative to bankruptcy by securing court permission to extend time of payments.

The laws of tort and negligence determine the consumer's right to compensation for loss from harmful or defective products.

Landlord/tenant laws determine the consumer's rights and responsibilities in the use and occupation of rented premises.

The laws relating to real property determine the consumer's rights and obligations in the purchase of a home and in foreclosure procedures.

Legislation enacted at the federal, state, and local levels of government define and safeguard particular consumer rights.

- Consumer protection legislation can clarify and define previously existing rights.
- Consumer protection measures can result from court action declaring the illegality of previously accepted or legally authorized practices.
- Measures establishing consumer rights can be the result of regulation and enforcement action by administrative agencies.

Administrative agencies at all levels of government represent the executive branch of government in protecting the public good.

- Each agency has specifically delineated powers, authority, and duty to establish standards and enforce regulations in the interests of consumers at large.
- When agencies fail to exercise or exceed their powers, the consumer has the right to appeal eventually to the courts.
- Effective utilization of the services of governmental agencies is dependent upon recognition of the purpose, authority, and limitations of the agency in dealing with individual consumer problems.

The courts ultimately resolve disputed legal issues in proceedings initiated either by or against the consumer.

- A summons or complaint issued by the court requires specific action by the recipient within a designated time period.
- Failure to answer a summons or complaint within the designated time period results in the forfeiture of right to defense against the claim.
- A judgment against a consumer can result in major financial loss.

State and federal laws provide the consumer with defenses against the execution of a judgment to deprive him of his job, home, or other property.

The small claims court provides immediate and direct action in obtaining recourse for individual consumer complaints.

A variety of legal services is available for the protection of consumer rights.

Legal aid foundations and neighborhood legal service programs provide legal advice and assistance to low-income consumers.

Group legal service plans provide legal information and representation through group insurance plans sponsored by professional associations and labor unions.

Private attorneys provide legal advice and representation for individuals and groups.

The Consumer Protection Unit of the Office of the Attorney General of California investigates and litigates instances of consumer fraud of serious public interest.

The district attorney's criminal fraud unit prosecutes major violators of criminal laws prohibiting fraud.

Curriculum Resources

Berger, Robert, and Joseph Teplin. *The Law and the Consumer* (Justice in Urban America Series). Boston: Houghton Mifflin Co., 1970.

A Digest of Consumer Legislation for the State of California. Sacramento: California State Department of Consumer Affairs, 1973.

Guide to Federal Consumer Services. Catalog No. PR36.8:C76/SE6. Washington, D.C.: U.S. Government Printing Office, 1971.

Guide to Small Claims Court. San Francisco: People's Law School, 1972.

Information Digest. Sacramento: California State Department of Consumer Affairs, 1972.

Milberg, Aaron S., and Edmund B. Dechant. *Bankruptcy in California.* Albany, Calif.: Legal Information Press, 1972.

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Summary of California Consumer Protection Laws (tape and syllabus). Berkeley: California Continuing Education of the Bar, 1973.

Time-Life Family Legal Guide. New York: Time-Life Books, 1971.

Uniform Building Code. Whittier: International Conference of Building Officials, 1973.

Welcome to Your Courts. Berkeley: Conference of California Judges (2150 Shattuck Ave.), n.d.

Additional resources include printed materials and services provided by the following:

Attorney specialist in legal aid societies and neighborhood legal service programs

State Bar of California

The Consumer and the Environment

The quality of the environment affects and is affected by the life-styles of individuals and families.

Generalizations

Consumption patterns of individuals and families affect the quality of the environment.

High levels of individual consumption and planned obsolescence of consumer products contribute to the depletion of limited natural resources and cause problems of waste-disposal.

Individual consumer choices and practices contribute to the collective problems of pollution of the environment.

Recycling of discarded consumer goods and waste products conserves resources and reduces disposal and pollution problems.

Living patterns of individuals and families affect the environment of the neighborhood and are in turn affected by it.

Values, standards, and patterns of living of individuals and families affect the environmental quality of the neighborhood.

Standards of utilization and maintenance of public and private property have an environmental impact on the community.

Through independent and community action programs, consumers are able to affect the environment of the neighborhood.

Changing patterns of work and leisure have an impact on the environment.

Increased time for leisure activities has furthered the development and utilization of community, state, and national recreational facilities and resources.

Misuse of motorized recreational vehicles in wilderness areas upsets the ecological balance and pollutes the natural environment.

Appropriate procedures in the use and disposal of consumer products reduce harmful effects on the environment.

"Second home" communities in natural areas and recreational developments increase the demand on limited resources and alter the environment.

Efforts to achieve environmental balance create value conflicts between personal or economic benefits and desired environmental improvements.

Community planning is affected by conflicting interests of different individuals and groups.

Reduction of consumption to conserve limited resources and reduce pollution can have adverse effects on economic growth.

Public regulation to control pollution and conserve resources can affect the freedom and economic security of individuals and industries.

Personal needs, convenience, and preference can conflict with more general values of preserving the environment.

Future needs and requirements of society require reassessment of present consumer practices and criteria for decision making.

Responsible decision making in the selection and use of products and services considers social and environmental effects as well as personal satisfaction.

Individuals and families may need to restrict the purchase and use of consumer products and services to conserve scarce natural resources and limited energy supplies.

Increasing population density requires consideration of the effects of the by-products of consumer choices and activities on others in the community.

Consumers share with industry and government the responsibilities and costs of providing a clean environment.

Economic costs and adverse environmental effects of technological innovations in consumer goods need to be weighed against anticipated benefits.

Efforts directed to pollution control and environmental protection need to be evaluated in terms of their effectiveness, social effects, and economic costs.

Collective consumer action can be effective in support of research, development, and marketing of products not harmful to the environment.

Private nonprofit environmental organizations conduct research and publish guidelines to inform consumers.

Conservation and environmental action groups propose programs, encourage legislation, and support litigation to protect the environment.

State and federal government agencies establish standards and enforce controls to protect the environment.

State and federal laws authorize waste disposal and pollution controls to improve the quality of the environment.

Curriculum Resources

Carvell, Fred, and Max Tadlock. *It's Not Too Late.* Beverly Hills, Calif.: Glencoe Press, 1971.

Darnay, A., and W. R. Franklin. *Role of Packaging in Solid Waste Management.* Public Health Service Publication No. 1855. Washington, D.C.: Department of Health, Education, and Welfare, 1969.

DeBell, Garrett. *The Environmental Handbook.* New York: Ballantine Books, Inc., 1970.

Ecological Conscience: Values for Survival. Edited by Robert Disch. Englewood Cliffs, N.J.: Prentice-Hall, Inc., 1970.

Ecological Living: A Guide to Consumers for a Better Environment. Prepared by Dransville Environmental Force. McLean, Va.: Task Force on Consumer Affairs, 1971.

Ekistics: A Guide for Development of an Interdiciplinary Environmental Education Curriculum. Sacramento: California State Department of Education, 1973.

Resource Recovery Educational Program Kit. Lexington, Mass.: D.C. Heath and Co., 1973.

Sax, Joseph L. *Defending the Environment: A Strategy for Citizen Action.* New York: Alfred A. Knopf, Inc., 1971.

Sprecher, Daniel. *Directory of Government Agencies Safeguarding the Consumer and the Environment.* Alexandria, Va.: Serina Press, n.d.

Swatek, Paul. *User's Guide to Protection of the Environment.* New York: Ballantine Books, Inc., 1970.

Voter's Guide to Environmental Politics. Edited by Garrett DeBell. New York: Ballantine Books, Inc., 1970.

Want to Save Your Environment? Start at Home. Palo Alto, Calif.: Pennisula Press, Inc., 1970.

The Consumer and the Media

The mass media communicate social and economic standards and values which may influence the life-styles of individuals and families.

Generalizations

Through both content and advertising, the mass media influence perceptions of life-styles and standards of living.

- Mass media presentations tend to dilute and standardize the customs and traditions of cultural and ethnic groups.
- Mass media can serve as a unifying force in the peer culture and at the same time have a disruptive influence on family culture.
- Increased sophistication of consumers and current concern for individuality rather than conformity can act as a countervailing force to the mass appeals of the media.

The mass media affect consumption patterns of individuals and families.

- The mass media present social and economic standards which create and reinforce consumer wants and raise consumption levels.
- Mass communication and merchandising through the franchising of products and services promote uniformity in consumption patterns.

Advertising has broad social and economic effects on society.

- Advertising, as a major source of financial support for the mass media, makes access to these forms of communication available to greater numbers of people.
- Advertising, designed to create and maintain a high level of consumer demand, stimulates economic growth in the marketplace.
- Public-service advertising campaigns play a role in enlisting public support for public issues.

Advertising serves as a communication agent between business and consumers.

- Trends toward self-service selling increases the power of advertising as a source of buying information.
- Critical analysis of marketing research techniques and merchandising strategies provides a basis for evaluating advertising campaigns.
- Evaluation of reliability and accuracy of information provided through advertising can lead to more discriminating consumer decisions.
- Recognition of response to advertising appeals and techniques used to influence consumer choice aids in assessing personal motivations and buying habits.

Codes and guidelines for mass media communication and advertising are designed to protect the public interest.

Business associations, advertising agencies and associations, and business firms establish and enforce codes and guidelines for their members.

Consumers contribute to the accountability of the media by communicating concerns and satisfactions to proper authorities.

Citizen groups and associations provide information and support on issues related to the regulation of the mass media and advertising.

Government agencies at the federal, state, and local levels establish guidelines and monitor the mass media and advertising in the public interest.

Curriculum Resources

Baker, Samm S. *Permissible Lie: The Inside Truth About Advertising.* Lawrence, Mass.: Beacon Press, 1971.

Economics of Information and Knowledge. Edited by D. M. Lamberton. New York: Penguin Books, Inc., 1972.

Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: American Book Co., 1972.

Insights into Consumerism: Understanding Advertising. New York: J. C. Penney Co., Inc. 1972.

Planning Guide for Consumer Education. Framingham: Massachusetts State Department of Education, 1972.

Questions and Answers About Making Advertising Complaints. New York: National Advisory Review Board, n.d.

Additional resources include printed materials and services provided by the following:

Federal Communications Commission
Federal Trade Commission
Federal Food and Drug Administration

Program Objectives for Organizing Content in Consumer Education

This section of the *Curriculum Design for Consumer Education* offers suggestions for the selection and organization of content for consumer education at four maturity levels of learners:

Level I—Use available resources to get the things you want.
Level II—Use available resources to become the kind of person you want to be.
Level III—Use available resources to shape a desired life-style.
Level IV—Use available resources to create and maintain an environment for living.

Objectives stated in performance terms have been developed at the program level to suggest possible learning outcomes to work toward rather than specific behaviors to be attained by all students. They may serve as a resource in selecting content and defining specific learning outcomes in accord with the criteria, structure, and procedures adopted by individual school districts for developing objectives for instruction.

It is anticipated that teachers will implement program objectives as follows:

- Identify specific observable student performance.
- Specify the area of content in which performance is expected.
- Describe the condition of performance.
- Cite criteria for acceptable performance.

Life-Style

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Explain why people like and want different things. Identify the things they like and want. Distinguish their wants from those of others. Relate their wants to personal interests and activities. Look at their consumer choices in terms of likes and activities. Clarify what they want to do and be. Explore some of the things their families like to do.	*At the intermediate or junior high school level, learners will be able to:* Clarify self-image through understanding of personal values and social-cultural influences which contribute to identity. Identify goals necessary to become the kind of persons they want to be. Explore personal qualities and strengths that will help them to reach their goals. Examine personal shortcomings and outside obstacles which might keep them from reaching their goals. Propose some things they might do to overcome the obstacles which block chances of reaching goals. Accept differences in values and goals expressed by friends.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.•
At the high school level, learners will be able to: Identify ways in which personal values have shaped their present life-styles and the goals they have for the future. Explore some of the cultural, social, and economic factors that have influenced their present life-style. Analyze ways in which accurate perception of values, goals, and resources can give individuals and families freedom to choose among alternatives in creating a life-style. Analyze factors which enable a person to make changes in one's life-style. Appraise the effect mass media may have had on their perception of a desired life-style.	*At the community college and adult levels, learners will be able to:* Clarify personal and family values, goals, and resources available to maintain their chosen life-style. Explore family customs, beliefs, and cultural traditions that they value. Adapt priorities in values and goals to changing situations and various stages of the life cycle. Explore things they can do to change their life-style. Identify some constraints they now face or may face in achieving and maintaining a desired life-style. Consider the effect of mass media on the values and goals of family members in relation to the ability to maintain a desired life-style. Accept differences in values, goals, and patterns of living expressed by other individuals and families in the community.

Available Consumer Resources

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Identify the resources available that can be used to get the things they would like to have. Describe places to go and things to do in the community which do not cost money. Share their resources with family members and friends. Consider needs and wants of other family members in using family resources.	*At the intermediate or junior high school level, learners will be able to:* Relate the effective use of resources to the accomplishment of goals. Demonstrate ways in which available resources may be substituted for more limited ones in achieving goals. Relate the use of one resource to the effect it has on the use of other resources. Analyze ways in which family and community resources can extend consumer choices. Relate the cost of using a resource to what must be given up because of its use. Weigh the effect of their use of resources on other family members.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS

LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	**Use available resources to create and maintain an environment for living.**
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Contrast ways in which accurate perception of resources can enhance or limit the potential of an individual or family in achieving a desired life-style.	Perceive accurately the resources available for achieving and maintaining a desired life-style.
Analyze ways in which available resources can be substituted for limited ones in shaping a life-style.	Utilize creatively available resources in achieving personal and family goals.
Illustrate how different forms and combinations of resources can be used to produce similar satisfactions in meeting wants and needs.	Substitute available resources for limited ones in maintaining a life-style and in coping with crises.
Weigh the cost of using resources for short-term goals in terms of resources no longer available for long-term goals.	Use community resources to enhance the quality of family living.
Explain how the creative extension of consumer resources can offer more options in shaping a life-style.	Weigh the cost of using a resource in terms of what must be given up because of its use.
Explore ways in which personal, family, and community resources can be used to extend opportunities for achieving a desired life-style.	Assess all available resources in making decisions about how they can best be used at a given time or situation to achieve family goals.
	Develop personal resources to enhance the quality of family and community living.

Decision Making in the Use of Consumer Resources

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Consider their likes and dislikes when faced with a consumer choice. Differentiate between needs and wants when making choices. Examine alternatives when faced with consumer choices.	*At the intermediate or junior high school level, learners will be able to:* Illustrate ways in which consumer choices reflect personal interests, values, and goals. Resist peer pressure when making a personal consumer choice. Trust their own judgment when making a decision. Evaluate advertising appeals and their effect on personal consumer choices. Weigh alternatives and probable consequences of each when faced with a consumer decision. Consider the costs of personal consumer choices to the family. Consider the effects of their consumer choices and practices on the community and the environment.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Identify ways in which decisions regarding the use of consumer resources can enhance the potential for achieving the kind of life-style one chooses.	Identify ways in which life-style is reflected through choice of products and services.
Analyze ways in which decisions about the use of present resources can open up opportunities in achieving a satisfying life-style.	Identify ways in which instinct and emotion play a part in the decision-making process.
Relate the availability of resources to the range of consumer choices.	Establish priorities of present needs and wants in relation to individual or family values, goals, and resources available.
Establish priorities of needs and wants in relation to values, goals, and resources.	Predict changes in the use of resources as learners move through the life cycle as it relates to patterns of living.
Defend the generalization that instinct, emotion, and reason play significant roles in intelligent consumer decisions.	Relate present consumer decisions to the effects they will have on future decisions and commitments.
Relate modification of the decision-making process to the nature of the choice and the resources to be used.	Modify the decision-making process in relation to the individuals involved, the nature of the decision, and the resources to be used.
Display sensitivity to the needs and wants of others when making decisions.	Harmonize opposing or conflicting wants, needs, goals, and values when making family decisions.
Question consumer choices and practices that have harmful effects on the environment.	Examine consumer choices in light of their effect on the environment.

Consumer Earning

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Identify family members who work outside the home for income to buy the things the family needs. Demonstrate appreciation for the contribution their parents make to the community by the goods and services they produce on their job. Describe jobs family members do at home for which they are not paid. Identify the tasks they perform at home for their families. Explain sources of their personal spending money.	*At the intermediate or junior high school level, learners will be able to:* Identify the personal skills and competencies which they contribute to the family by the tasks performed at home. Relate the value of the tasks they perform at home to the real income of the family. Identify sources of their personal income and what they use it for. Explore personal abilities and skills which they might use to earn money in the community. Identify the personal traits and abilities which might contribute to success in the future. Identify ways in which work satisfies individual needs and allows development and use of personal capabilities.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Relate career goals to personal values, interests, aptitude, and abilities. Analyze ways in which investment of time and energy in continuing education and technical training can extend employment opportunities, earning power, and personal satisfaction from work. Explore possible occupational changes that might be faced because of technological developments and changes in the economy. Relate the level of income to personal abilities, occupational choice, geographic location, and economic conditions. Synthesize their knowledge of career opportunties with an understanding of personal values into an emerging life-style consistent with their aspirations.	*At the community college and adult levels, learners will be able to:* Relate occupational opportunities to their values, goals, aptitudes, abilities, and interests. Weigh the advantages of financial fringe benefits when considering employment. Participate in continuing education programs to extend employment opportunities, earning power, or personal development. Adapt to changes in level of income or pattern of employment caused by technological developments or local and national economic conditions. Identify ways in which they can increase the personal satisfaction derived from work or the use of income.

Consumer Spending

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Keep a record of personal income and expenses. Develop a simple plan for the use of their spending money. Compare their spending plans with those of classmates. Explain how each spending plan may differ from others in the class because of personal wants and needs and available money. Identify ways a spending plan can help them get the things they want.	*At the intermediate or junior high school level, learners will be able to:* Develop a plan for the use of personal spending money which would establish priorities based on values and goals. Examine personal or community resources that could be substituted for money in achieving goals. Adapt their spending plans to unexpected situations. Keep records of personal income and spending. Relate the use of a spending plan to accomplishment of goals.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III **Use available resources to shape a desired life-style.**	*LEVEL IV* **Use available resources to create and maintain an environment for living.**
At the high school level, learners will be able to: Develop a financial plan based on values, goals, and present or future income. Identify ways in which an individual's or family's level of living is affected more by the pattern of spending than by the amount of income. Explain ways in which an effective plan for the use of income can reflect differences in values, goals, needs, and wants of individuals and families. Relate the use of a spending plan to personal satisfaction received from accomplishment of goals. Plan the alternative uses of personal time, money, and other resources to receive greater satisfactions. Explore sources of help in financial planning available in the community. Evaluate methods of recordkeeping in relation to personal needs.	*At the community college and adult levels, learners will be able to:* Develop a financial plan based on personal or family values, goals, needs, wants, and income. Plan for anticipated changes in financial needs, responsibilities, and resources during individual or family life cycles. Assess personal, family, and community resources available to extend satisfactions from income. Identify the role of communication to the success of family financial planning. Summarize the effect financial planning has had on their goal attainment. Reassess their financial plans as personal or family situations and needs change. Develop a method of recordkeeping compatible with life-style. Utilize sources of help in financial planning available in the community.

Consumer Saving

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Identify the things they save. Describe that for which they save. Explain why they save. Describe the places in which they keep their savings. Identify places in the community where people save their money.	*At the intermediate or junior high school level, learners will be able to:* Develop a savings plan based on values, goals, income, and expenses. Identify some of the things for which they would like to save. Identify reasons for setting aside part of their present resources to be used for futrue wants and needs. Explore some of the long-term goals they can accomplish with a savings plan. Summarize advantages and disadvantages of the places in which people save their money.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Develop personal savings or investment plans that reflect their life-style and will accomplish specified goals.	Develop savings, insurance, and investment plans that reflect their life-style, present and future needs, goals and income, and stage of the life cycle.
Predict some future emergencies or opportunities for which they can use their savings.	Predict opportunities which would be available to members of the family because of a savings program.
Analyze ways in which a savings or investment program can differ for individuals and families with different values, goals, earnings, and financial responsibilities.	Evaluate various insurance and investment programs which would assist in achieving long-term financial goals.
Analyze the distinguishing features of savings and investment plans available from different institutions.	Review periodically the adequacy of their insurance, savings, and investment programs in view of changing needs, income, and financial circumstances.
Identify personal risks for which they need insurance.	Utilize available sources of assistance in the community in planning insurance, saving, or investment programs.
Relate choice of an insurance program to an individual's or family's life-style, financial responsibilities, income, and stage of the life cycle.	Consider social security benefits which would enable families in crisis or retirement situations to maintain their level of living.
Identify the role of a financial counselor in an individual's or family's decision about saving, investing, or protecting from loss through insurance.	Relate the role of insurance, saving, and investment programs to an individual's or family's ability to maintain a desired life-style.
Analyze some of the ways in which savings deposited in financial institutions produce financial returns for the consumer and economic growth for the society.	

Consumer Borrowing

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to:	*At the intermediate or junior high school level, learners will be able to:*
Identify the things they borrow. Tell from whom they borrow. Explain why they borrow. Tell what happens when the things borrowed are lost or broken. Develop rules they think would be good to follow when borrowing from friends or family members. Identify some of the things they would or would not borrow from others. Explain reasons they would not lend certain things.	Explore some ways they borrow to extend their resources. Identify sources for borrowing available to them. List advantages and disadvantages of borrowing from others. Project possible consequences of not returning borrowed things or of returning them in poor condition. Formulate guidelines they would follow in borrowing from others. Accept responsibility for returning things in good condition to the lender. Explore some of the advantages and disadvantages of using a layaway plan for purchasing the things they want. Identify some risks they take when lending or borrowing money or other things.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Relate the use of consumer credit to the purchasing power of an individual at a given time. Identify sources of consumer credit available to them in the community. Relate the type, form, and cost of credit to the purpose for which it will be used. Analyze the true cost of using credit in terms of increased cost of goods and services, commitment of future income, and the alternative goods and services that could have been purchased. Explain how a credit rating is determined and the effect it has on one's ability to obtain credit. Identify important items an individual should look for when signing a credit contract. Describe situations where the use of future income to satisfy present needs and wants would be a wise use of credit. Relate the effective use of student loans to the ability to achieve personal goals. Consider the limitations of future consumer choices when committing future income in using credit. Project some of the possible consequences resulting from misuse of credit or inability to meet credit obligations. Cite major federal and state laws which regulate consumer credit. Identify public and private agencies in the community which assist consumers with problems related to credit. Examine alternatives to the use of credit possible through reordering goals and priorities.	*At the community college and adult levels, learners will be able to:* Develop an overall financial plan which shows the effective use of credit as an economic resource. Compare sources and forms of consumer credit available. Estimate the true cost of using credit. Appraise expected income, assets, and probable expenses when determining the amount of credit that can safely be used. Consider the purpose for which credit will be used when the type of credit is being used. Relate the availability and cost of credit to the maintenance of a satisfactory credit rating. Exercise their legal right to review information filed by credit investigating agencies. Assess their legal responsibilities and obligations when signing a credit contract. Consider the consequences resulting from misuse of credit or inability to meet credit obligations. Identify major federal and state laws relating to credit which protect consumers. Utilize public and private agencies in the community which assist consumers with credit problems. Report unfair or fraudulent credit practices to the proper authorities. Analyze ways in which they could effectively use credit to accomplish goals and maintain a satisfying life-style. Consider alternatives to the use of credit possible through the reordering of goals and priorities and creative utilization of available resources.

Consumer Buying

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to:	*At the intermediate or junior high school level, learners will be able to:*
Identify a favorite thing they chose to buy. Explore reasons for their choice. Identify things they would look for when buying. Explain why they can buy only what they can pay for. Demonstrate skill in exchanging money for goods and services. Distinguish between words and pictures that are useful and those not useful on packages and advertisements. Describe what might happen if they break something in the store or open the package. Act courteously and responsibly when going to the store to buy.	Assess recent purchases to see if they reflect wants and interests. Identify factors that influence choices when buying products or services. Follow their own judgment in buying rather than relying on judgment of peers. Adapt consumer choices to reduce the conflict that can arise from family expectations and peer pressure. Develop a list of shopping skills that would be useful. Compare prices, quality, and services offered in discount stores, speciality shops, and department stores. Relate information given on tags and labels to care of purchases and satisfactions from their use. Choose products not harmful to the environment. Act in a responsible, courteous, and ethical manner when shopping.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS

LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	**Use available resources to create and maintain an environment for living.**
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Assess recent purchases to determine if they accurately reflect personal values, goals, wants, needs, or desired life-style.	Examine buying patterns to determine if they accurately reflect family values, goals, wants, needs, and life-style.
Analyze physical, social, and psychological needs or preferences which have influenced buying decisions.	Consider the value of services in relation to their total consumption pattern and life-style.
Interpret effects of the increasing complexity and sophistication of the marketplace on consumers.	Evaluate factors that influence buying decisions.
Illustrate changes in patterns of living that have resulted in increased buying of services by individuals and families.	Examine ways in which availability of credit will affect buying decisions.
Assess ways in which advertising has influenced consumer choices.	Judge the accuracy of information and appeals made in advertising.
Relate the planning of purchases to increased satisfaction from the product or services chosen.	Allow for unplanned purchases which may have psychic value for family members.
Defend spontaneous buying in terms of the psychic satisfaction gained.	Consider time, services available, and convenience of location as well as price and quality of merchandise when selecting a retail outlet.
Appraise potential purchases on the basis of personal values, income, and intended use as well as quality and price.	Use buying information available from manufacturers, trade associations, consumer testing laboratories, and government agencies when planning purchases.
Relate accurate interpretation and use of product information and warranties to increased consumer satisfaction.	Judge the value of comparison shopping in terms of the nature and cost of the product or service and the personal responsibility of the consumer.
Evaluate the various retail outlets to determine which most nearly meets their needs in various situations.	Use information on products and warranties to increase satisfaction from money spent.
Analyze the reliability and accuracy of buying information available from manufacturers, trade associations, consumer testing laboratories, and government agencies.	Choose a form and method of payment which meets their needs.
Relate time and effort expended in comparative shopping for products and services to the nature of the purchase and the amount of money involved.	Consider the use of public services and facilities as an alternative to buying.
Investigate the alternatives available in securing goods and services.	Examine the social cost of individual or family consumption patterns.
Weigh the consequences of their buying choices on the environment and the economy.	Weigh the consequences of personal and family consumer choices on the environment and the economy.
Explore the social costs of present American buying patterns.	

The Consumer and the Community

The Consumer in the Economy

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to:	*At the intermediate or junior high school level, learners will be able to:*
Explain how they are consumers of goods and services.	Identify ways in which they act as consumers and producers in the economy.
Identify persons in the community who are producers of goods and services.	Relate the value of money to what they can purchase with it.
Identify places in the neighborhood where persons go to exchange money for goods or services.	Identify ways in which they influence the consumer choices of the family and in turn affect the kinds of goods and services produced.
Look at different kinds of money and money substitutes used to obtain goods and services.	Relate consumer spending to the influence it has on such things as the recording industry, bicycle manufacturing and repairs, and the food service industry.
	Identify consumer choices which might conflict with the need to conserve limited resources.
	Cite examples where competition has resulted in lower prices or improved services.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Analyze major goals of the United States economy in relation to the economic welfare of consumers. Contrast consumer choices and the influence of those choices on an open market and a planned economy. Analyze factors which influence the types and amounts of goods and services produced in our economy. Relate the consumer's role as a voter to the way in which the role of government in the economy is defined. Determine the functions of money and financial institutions in the economic system. Analyze the role of teen-age employment and consumption in the total economy. Analyze the possible results of economic stability or instability on the occupations of their choice. Identify ways in which consumer saving, investing, and borrowing influence the United States economy. Relate the influence of the youth culture on marketing practices and kinds of merchandise available in the marketplace. Explore ways in which competition can act as a control on quality and prices of goods and services. Relate public demand for additional benefits and services from government to the need for increased taxes. Explore instances in which there can be a conflict between economic growth and ecological balance. Support consumer organizations which serve as a countervailing force to other power groups in the economy and influence government to protect the consumer.	*At the community college and adult levels, learners will be able to:* Relate basic components and operation of the economic system to their roles as consumer, producer, and citizen. Relate personal and family consumer demand to types, quality, and amount of products and services offered in the marketplace. Examine ways in which the power vested in big business and unions tends to affect what is available in the marketplace as well as the cost of the products. Participate in defining the government's role in the economy by voting. Analyze economic decisions and policies of government to determine the affect on the quality of life of the consumers involved. Examine functions of financial institutions as they relate to economic concerns of consumers. Relate fluctuations in the economy to levels of living and consumption patterns of individuals and families. Illustrate ways in which consumer credit expands production and consumption of goods and services. Analyze ways in which consumer saving and investment help to provide capital for business and industrial expansion. Cite examples of consumers benefiting from competition because of lowered prices or improved quality of products and services. Consider the relationship between expansion of social benefits and services to the need for increased taxes when voting on social issues. Weigh the social and ecological costs of the use of limited resources against economic benefits. Cooperate with organizations which seek to represent the interests of consumers in the economy.

Community Services

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to:	*At the intermediate or junior high school level, learners will be able to:*
Identify services in the community provided because people pay taxes.	Identify ways in which public services provided through taxes benefit the people in the community.
Locate on a map of the community the recreational facilities they can use.	Identify public facilities and services in the community they use.
Distinguish between the recreational facilities which everyone pays for through taxes and those which are paid for only by the people who use them.	Identify ways in which everyone pays and benefits from taxes.
Describe how they pay taxes.	Examine reasons why people choose to buy goods and services together through taxes.
Identify people who volunteer services to help make the school or neighborhood better.	Examine the increased cost of community facilities and services caused by vandalism.
Describe the volunteer services that members of their families contribute to the community.	Use community facilities and services in a responsible manner.
Identify services they contribute to the school or community.	Examine facilities and services provided by volunteers for teen-agers in the community.
Volunteer their services to help others in the school or neighborhood.	Explore the kinds of volunteer services they could perform in the school, neighborhood, or larger community.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Analyze ways in which the kinds of public and volunteer services available in a community can enhance or limit the quality of personal or family living.	Utilize available community services to maintain or improve the quality of their personal and family living.
Compare similarities and differences of community facilities and services provided by volunteer groups and by city, state, and federal governments.	Relate public services provided by federal, state, and local governments to the broad social benefits they provide for all citizens.
Analyze the broad social benefits provided to all citizens through tax money.	Clarify personal values regarding the amount of tax money they are willing to pay for social welfare programs to provide for groups with particular needs.
Assess benefits provided by social welfare programs for particular groups in the society.	Use the consumer services provided by federal, state, and local governments.
Appraise the value of the government's economic assistance programs to developing nations.	Consider which goods and services should be provided through taxes for public use when voting on community issues.
Explore ways in which volunteer groups can act as change agents in the community.	Examine consequences of various alternatives when voting on issues affecting quality of community life.
Survey the community to determine community services which are lacking.	Assess services provided in the community in terms of the needs of the people living there.
Propose an action plan to bring about a desired change in the community.	Suggest ways to improve community services in the community.
Plan their personal allocation of time and energy to include some volunteer service in the community.	Contribute time, energy, and talent as well as money to volunteer services in the community.
Clarify career goals through participation in a variety of volunteer services.	Investigate goals, sources of funds, and ways in which funds are used when making contributions to organizations.
Assess ways in which a community's values are projected through the kinds of social and cultural services available.	Determine the kinds of volunteer service which give them the most satisfaction and enjoyment.
	Assess the availability of community services which meet the particular needs of their families when deciding on a place to live.

Consumer Rights and Protection

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Look at a variety of similar products before making a choice. Identify people or places helpful in obtaining information before deciding what to buy. Identify the kinds of information to look for on products. Examine safety features of products before buying. Follow directions for use and care that come with the things they buy. Identify what they could do about merchandise that is unsatisfactory. Describe ways in which they can act as responsible consumers.	*At the intermediate or junior high school level, learners will be able to:* Identify factors in the community that influence the consumer's right to choose from among a variety of products and services at fair and competitive prices. Examine sources of consumer information for accuracy and reliability. Accept responsibility for being an informed consumer. Consider possible health hazards of products they buy. Use products according to directions and intended use. Use appropriate procedures for communicating consumer grievances to the business community. Identify where a consumer might go for assistance when sellers fail to respond to reasonable request for recourse. Clarify their responsibilities in the marketplace.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Analyze business practices and government policies which influence the consumer's right to choose from among a variety of products and services at fair and competitive prices. Summarize ways in which consumers can best exercise their right of choice. Examine ways in which consumer advocates and volunteer groups have aided consumers in their right of choice. Evaluate the accuracy and reliability of the various sources of consumer information. Summarize ways in which misleading advertising, inadequate labeling, and deceptive packaging restrict the consumer's right to full and accurate information. Utilize effective procedures for communicating needs, preferences, satisfactions, grievances, and fraud to the business community and the proper authorities. Examine ways in which consumer protection agencies and consumer organizations assist consumers with legal problems and provide avenues of recourse. Summarize major federal, state, and local legislation which safeguards consumer rights. Identify the fraudulent schemes, deceptive practices, misleading sales approaches, and types of medical quackery prevalent in the community. Protect consumer interest by dealing with reputable firms and utilizing avenues of recourse available in the community.	*At the community college and adult levels, learners will be able to:* Exercise their consumer right of choice by selecting products and services which meet personal or family needs and by communicating personal preferences to sellers and producers. Question business and government policies that limit consumer's right of choice. Support consumer groups which provide an effective voice in conveying consumer interest and preference to business and government. Direct suggestions and criticisms for improvement of consumer interest to proper authorities. Use reliable consumer information sources available in the community. Report cases of deceptive, fraudulent, or unfair practices to the proper authorities. Utilize federal, state, and local consumer protection agencies when seeking assistance with legal or recourse problems. Support public and private consumer organizations which provide avenues of recourse on consumer problems and represent consumer interests on legislation. Determine the reliability of business firms before buying goods or services from them. Evaluate consequences of proposed consumer legislation before taking a firm stand for or against it.

The Consumer and the Law

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Relate consumer protection laws to the safety of consumer products they use. Evaluate toys according to safety standards established by the Toy Safety Act. Relate basic elements of a contract to trading agreements with classmates. Relate "truth in labeling and packaging" to getting what is pictured on the container of a purchased item. (Fair Packaging and Labeling Act; U.S. Code, Title 15, Section 1451 et seq.)	*At the intermediate or junior high school level, learners will be able to:* Examine ways in which the government protects the consumer. Identify ways in which warranties enhance contract rights of consumers when purchasing goods or services. Examine what each of the contracting parties agree to in making a consumer purchase. Project the consequences they can face if they do not live up to the terms of a contract. Assess ways in which the Fair Labeling and Packaging Act helps the consumer. (U.S. Code, Title 15, Section 1451 et seq.) Identify information required by law on such consumer products as clothing, foods, and cosmetics. Examine the effect of the Flammable Fabrics Act on the clothing they purchase. (U.S. Code, Title 15, Section 1191 et seq.) Propose bicycle repair standards based on the Auto Repair Act of 1972. (Business and Professions Code Section 9880 et seq.)

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III	*LEVEL IV*
Use available resources to shape a desired life-style.	Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to:	*At the community college and adult levels, learners will be able to:*
Relate their knowledge of legal rights and the procedures for asserting them to their ability to exercise consumer rights.	Project possible consequences consumers may face because of lack of understanding of the basic elements of the system which determine legal rights and responsibilities.
Analyze the legal rights and obligations of buyer and seller or borrower and lender in a sales or credit contract.	Differentiate the parts of a contract that are legally binding from those that are not enforceable.
Identify tenants' rights and responsibilities in using rental property.	Relate fraud, misrepresentation, or deception which induces the consumer to enter a contract to the obligation on the part of the consumer to continue with the transaction.
Identify the major areas of protection provided for California consumers by the Auto Repair Act. (Business and Professions Code Section 9880 et seq.)	Analyze the financial rights and obligations defined by laws relating to marriage and family. (Civil Code Section 55 et seq.; Section 4000 et seq.)
Examine laws relating to marriage and family to determine legal obligations for debts incurred by other members of the family. (Civil Code Section 55 et seq.; Section 4000 et seq.)	Propose effective procedures to be followed by tenants when entering into rental agreements.
Compare the advantages and disadvantages of "Chapter XIII Proceedings" with debt consolidation plans in resolving financial difficulties. (Bankruptcy Act, U.S. Code, Title 28, Section 1331 et seq.)	Evaluate the recourse provided to home buyers of new subdivisions by recent legislation making the lender responsible for defects in the property.
Evaluate the protection provided individuals by recent federal and state consumer legislation related to automobile safety.	Differentiate buyers rights to property provided by a deed and those provided by a contractual interest in the property.
Compare the ability of consumer agencies to serve individual consumer complaints with their responsibility for protecting the public interest.	Analyze legal rights and responsibilties of a homeowner when faced with foreclosure.
Relate response to a summons or complaint to the protection of one's legal rights.	Evaluate "Chapter XIII proceedings" as an alternative to bankruptcy or debt consolidation. (Bankruptcy Act; U.S. Code, Title 28, Section 1331 et seq.)
Examine consequences they face when a judgment has been obtained against them.	Define procedures for responding to a summons or complaint received from the court.
Evaluate the effectiveness of the small claims court as an avenue of recourse for consumers.	Identify some of the problems a consumer can face if a judgment is obtained against him.
	Identify defenses provided for the consumer by state and federal laws to safeguard his job, home, or other property against the execution of a judgment.
	Assess the need for assistance of an attorney when initiating court action or responding to a summons or complaint.

The Consumer and the Environment

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Identify environmental problems in the school and neighborhood. Explore ways of reducing pollution in the neighborhood and school. Examine effects of types of packaging of toys, games, and food on waste disposal. Identify some things they are willing to do to help reduce pollution.	*At the intermediate or junior high school level, learners will be able to:* Survey the community to determine which environmental problems appear to be most critical. Examine environmental problems in the school or community which would provide opportunities for meaningful personal involvement. Propose a plan for cleaning up pollution on the school campus and in the neighborhood. Explore ways in which the paper and containers used by the fast-food-service industry has contributed to pollution and depletion of natural resources. Assess the effect of their consumer choices and activities on the environment. Participate in collecting discarded consumer goods and reusable waste products for recycling. Identify natural resources people can enjoy without depleting those resources. Clarify personal values regarding the environment.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Identify ways in which consumers can work independently or in groups to improve the environment. Analyze the effects of increased time for leisure activities on the environment. Consider ways in which personal needs, convenience, and preferences may conflict with more general values of preserving the environment. Consider the effects of their consumption patterns on the community, the environment, and the economy. Analyze effects of present American consumption patterns on citizens of other nations and on future generations of Americans. Illustrate ways in which proposals to control pollution and protect the environment may produce value conflicts and conflict of interest in the community. Summarize the activities of various environmental action and conservation groups in the community. Participate in community activities which would improve the environment. Develop a philosophy concerning personal responsibility for improving the environment.	*At the community college and adult levels, learners will be able to:* Question consumer practices which contribute to problems of pollution. Use facilities in the community to recycle discarded consumer goods and reusable waste products. Assess the impact of their values and standards of living on the visual quality of the neighborhood. Work individually or through community action programs to improve the environment of the community. Use community, state, and national recreational facilities and resources in a responsible manner. Weigh personal comfort, convenience, and preference against the general values of preserving and improving the environment. Consider the economic and social effects of various proposals on individuals and groups in the community. Weigh benefits against costs of increased demand for a higher standard of living. Support measures which would conserve limited and irreplaceable natural resources for future generations. Support legislation which would preserve and improve the quality of the environment. Clarify the sacrifices they are willing to make to improve the environment.

The Consumer and the Media

CONTENT ORGANIZERS

LEVEL I	*LEVEL II*
Use available resources to get the things you want.	**Use available resources to become the kind of person you want to be.**
At the elementary level, learners will be able to: Examine activities of children shown on television to determine the influence on their own interests and activities. Identify toys they bought because they were shown on television. Evaluate satisfaction with a food they told their mothers to buy because it was advertised on television. Evaluate advertising by comparing claims made for toys through pictures or description to the actual performance of the toy. Examine impact of franchising by identifying fast-food-service places that are the same everywhere.	*At the intermediate or junior high school level, learners will be able to:* Analyze ways in which mass media have affected their wants, interests, or goals. Examine ways in which mass media have served as a unifying force in the peer culture. Identify influences of mass media on their interests, preferences, and goals that have caused conflict with parents. Evaluate the social and psychological appeals of advertising directed toward teen-agers. Examine personal response to advertising appeals. Relate uniformity of products and services to mass merchandising, advertising, and franchising. Assess the importance of advertising as a source of product information when shopping in a self-service store. Use reliable and accurate information provided through advertising to become a more discriminating consumer. Identify ways in which the public interest is protected from the media.

Suggested Program Objectives for Consumer Education

CONTENT ORGANIZERS	
LEVEL III Use available resources to shape a desired life-style.	*LEVEL IV* Use available resources to create and maintain an environment for living.
At the high school level, learners will be able to: Analyze ways in which mass media affect consumers' perceptions of desired life-style and standard of living. Clarify personal, cultural, and ethnic traditions or customs they would not want to be diluted by the mass media. Examine ways in which increased sophistication of consumers and concern for individuality rather than conformity can act as a countervailing force to the mass media. Analyze the social and economic effects of the media's dependence on advertising for financial support. Assess the role of public-service advertising in the media. Relate trends toward self-service selling to the increased power of advertising as a source of buying information. Analyze marketing research techniques and merchandising strategies to assess advertising campaigns more accurately. Evaluate information provided through advertising to determine accuracy and reliability. Assess personal motivations and buying habits affected by advertising appeals and techniques. Analyze the codes and guidelines regulating mass media communication and advertising to determine effectiveness in protecting the public interest.	*At the community college and adult levels, learners will be able to:* Assess ways in which mass media have affected the individual's life-style or pattern of living. Preserve family cultural and ethnic traditions or customs they would not want diluted by mass media. Examine ways in which mass communication, merchandising, and franchising have affected their families' consumption patterns. Support the role of public-service broadcasting and advertising. Use advertising as source of buying information when shopping in self-service stores. Question the reliability and accuracy of advertising information. Examine advertising appeals and techniques to assess effects on personal motivations and techniques. Support government agencies and businesses which establish and enforce public interest codes and guidelines for the media. Cooperate with citizen groups and associations which provide avenues of information and support for legislation and regulation of mass media and advertising.

Program Development and Implementation in Consumer Education

This section of the *Curriculum Design for Consumer Education* provides suggestions to school districts for the development and implementation of consumer education programs for their students through the following:

Criteria for developing consumer education programs, including:

- Development of objectives
- Selection of content
- Selection of learning experiences
- Selection of instructional materials
- Selection of evaluation material and procedures

Illustrations of instructional settings to implement the program for learners in:

- Elementary school
- Middle and junior high school
- High school
- Community college and adult school

DEVELOPMENT OF PROGRAMS IN CONSUMER EDUCATION

Consumer education programs should reflect careful consideration of appropriate criteria presented here from development through evaluation of the program.

Criteria for Development of Objectives for Consumer Education

Objectives should:

- Be appropriate for the maturity and ability levels of students.
- Indicate learning outcomes that reflect the significant concerns of consumer education.
- Provide for development of knowledge, skills, attitudes, and values that contribute to effective consumer decision making.
- Encourage objective analysis of values, goals, and life-styles as they relate to consumer decisions and practices.
- Permit multiple learning approaches of varying degrees of difficulty.

Criteria for Selection of Content for Consumer Education

Content should:

- Reflect the most valid and significant consumer information available from authoritative sources.
- Focus upon present consumer concerns of learners.
- Be appropriate for maturity and ability levels of learners.
- Deal with basic knowledge that has wide application.
- Consider cultural and socioeconomic backgrounds of learners.
- Provide avenues for the examination of diversity in values, goals, and life-styles as they relate to consumer decision making.
- Stimulate continued interest in consumer concerns.
- Be relevant to the subject matter area in which it is taught.

Criteria for Selection of Learning Experiences in Consumer Education

Learning experiences should:

- Deal with significant content of consumer education.
- Be appropriate for the maturity level of learners.
- Provide sufficient variety to appeal to learners with differing backgrounds, interests, and abilities.
- Be relevant to the present life experiences of learners.
- Provide opportunities for decision making related to consumer concerns.
- Provide opportunities for multiple learnings in attitudes, skills, knowledge, and feelings.
- Facilitate the learner's performance in the marketplace.
- Be appropriate for exploring the selected content to achieve stated objectives.
- Extend learning experiences into the community.

Criteria for Selection of Instructional Materials for Consumer Education

Instructional materials should:

- Contribute to the achievement of stated objectives.
- Be relevant in content and presentation to real consumer situations.
- Contribute to the development of critical thinking and creative decision making.
- Present valid, objective information.
- Be appropriate for maturity and ability levels of learners.
- Represent unbiased authoritative sources.
- Include representation of ethnic and cultural groups.

Criteria for Selection of Evaluation Materials and Procedures for Consumer Education

Evaluation materials and procedures should:

- Measure student progress toward desired performances stated in the objectives.
- Represent an adequate sampling of learning performances in dealing with content of consumer education.
- Test the learner's ability to apply knowledge to new and different situations.
- Encourage self-assessment by the learner.
- Be appropriate for developmental level and ethnic and cultural background of learners.
- Be designed for continuous collection of evidence before, during, and after instruction.
- Assess effectiveness of teaching strategies.

Instructional Setting for Consumer Education: Elementary Level

A TOY FOR YOU—An instructional setting designed to explore consumer buying decisions

Objectives

When given the opportunity to "buy" a toy, the children will be able to give reasons for their choices. They will be able to:

Explain why they should buy only what they can pay for.
Identify three factors that influence their choices.
Give three reasons why people choose different things.
Develop a guide with at least five hints for toy buyers.

Generalizations

Analysis of factors which influence buying decisions may contribute to more satisfying and effective consumer choices. Some of the influential factors are the following:

Amount of money one has to spend
Likes, interests, activities, and price
Planning of purchases to choose things that are most important

Activities

Activities that the teacher can direct to help children explore consumer buying decisions are the following:

- Distribute envelopes containing play money to children. Use an amount that seems reasonable for the children and will provide some variety in choices. Ask the children to pretend that they have received this money to spend for a toy of their own.

  Provide time for the children to shop for toys (use toy catalogs, advertisments, or pictures).

- Have the children discuss their choices:

  What did you buy?
  Did you get everything you wanted?
  What other toys did you want?
  Why couldn't you have all the toys you wanted?

- Have the children explore reasons for their choices:

  Is it something you really like?
  Will it help with play activities?
  Did you see it advertised on television or in a store?
  Does a friend have one like it?
  Would you have chosen this last year?
  Did you buy it just for you or for someone else?
  Are you glad you chose it?

- Have the children examine differences and similarities in choices:

  How many different things were chosen?
  Did some people choose the same things?
  What kinds of toys were most popular?
  Why do people choose different things?

- Have the children consider what to look for when buying toys:

  Will it be fun to play with?
  How long will it last?
  Is it safe to play with? For younger children to use?
  How many things can be done with it?
  Does it need special care?
  How many people can play with it?

Evaluation

The teacher can have the children design a guide, "Tips for Toy Buyers," which they can take home to parents, share with other classes, or share with parent groups.

Supplementary Activities

Additional activities that the teacher can direct are the following:

- Have the children investigate what can be done about toys that don't work. Ask the children to analyze the causes of the trouble:

  Is it the fault of the manufacturer or the seller?

What is personal responsibility for correct use and care?

- Have the children explore avenues of recourse:

  Should you return it to the store?
  Should you write to the manufacturer?

- Have the children investigate ways of "stretching their toy dollars." Ask the children to do the following:

  Explore sources for buying used toys.
  Investigate alternatives to buying toys.
  Explore buying at discount and bargain sales.
  Examine what makes a bargain a bargain.

- Have the children plan a toy swap to recycle discarded toys. Ask the children to do the following:

  Discuss values of recycling unused toys.
  Investigate places in the community that recycle toys.

- Explore ways of developing and extending personal resources. Have the children view the filmstrip entitled "Getting the Things You Want," available from Photo Lab, Inc., 3825 Georgia Avenue, N.W., Washington, D.C. 20011.

Instructional Setting for Consumer Education: Middle and Junior High School Level

PROFILE OF A POLLUTER—An instructional setting designed to focus upon the individual's share in the problem and the solution of environmental pollution

Objectives

After examining pollution problems in the school, learners will be able to clarify personal values regarding the environment. They will be able to:

Identify the most critical pollution problems in the school.
Assess the effect of five of their consumer choices and activities on the environment.
Propose three effective ways of improving the school environment.
Identify two things they are willing to do to improve the school.

Generalizations

Individual consumer choices and practices contribute to problems of pollution of the environment:

Appropriate procedures in the use and disposal of consumer products reduce harmful effects on the environment.
Consumers, through independent and group action programs, can help to improve the environment.
Personal values, attitudes, and standards of consumer behavior affect the quality of the environment.

Activities

Teachers may use the following exercises to teach about environmental pollution:

- Use visual materials (slides, filmstrips, films, or pictures) to dramatize the effects of pollution resulting from consumer products and activities in the community. The material should focus finally upon pollution on the school campus.
- Have the children discuss the problems of pollution:

  What did you see?
  Do you recognize any of these places?
  What caused the pollution in the community and on campus?
  Who are the polluters in the community and on campus?
  What can we do about it?
- Have the children establish a "Consumer Education Dig" on campus:

  Tour the campus to assess the problem and to establish boundaries for an area to be worked by the class.
  Document present conditions in the area with slides or film.
- Have the children organize teams to "work the dig" for a period of time:

  Collect litter at specific time intervals (morning, after lunch, nutrition period).
  Sort and classify litter into "disposable" and "reusable."
  Keep a "litter count" or "slide record" of progress during the course of the project.
  Compare appearance of dig with adjacent area.
  Create a collage using the collected litter, or develop a pictorial report for display in a student area.
- Have the children propose ways of dealing with the pollution problem:

  Analyze the major causes of pollution on campus, using the chart developed from the litter count.
  Investigate and try out techniques for improving the situation.
    Increase number and accessability of waste receptacles.
    Patrol the area at critical periods.
    Continue or extend the litter collection.
    Involve other classes and student groups.
  Launch an environmental improvement campaign.
- Have the children examine effectiveness of efforts to improve the environment:

  Prepare a "before" and "after" study using pictures or comparison of "litter count."

Assess the extent of individual responsibility for pollution.
Examine the importance of individual commitment to a clean environment.
Assess the influence of organized group commitment in the project.
Identify techniques that were most effective.

Supplementary Activities

Individuals need to consider ways of reducing undesirable effects of the by-products of their consumer choices and activities on others. The teacher should have the children develop a slide or film statement showing the effects of the by-products of consumer practices of students on the environment of the school neighborhood, a recreational area, or a favorite food concession. Tape interviews with homeowners and others affected by the pollution to find out how they feel about the students and the littering and noise pollution resulting from student activities. Present findings at a student assembly program.

Standards of utilization and maintenance of public and private property have an environmental impact on the community. The teacher should have the children investigate, through pictures, films, or slides, the effects of vandalism and misuse or defacement of school, public, or private property in the community:

What did you see in the pictures?
How do you feel about it?
Why do you think these things happen?
Did you ever participate in an activity like this?
How would you feel if this were done to your house or property?
What are the costs of vandalism?
To property owners for repairs
To taxpayers in taxes
To consumers in loss of services and goods
To the community in the quality of the environment

Recycling of discarded consumer goods and reusable waste products conserves resources and reduces problems of waste disposal. The teacher should do the following:

- Have the children explore the possibilities of collecting reusable waste products for recycling to earn money for an identified class goal.

What types of waste products are reusable?
Which products are in greatest demand?
Are there collection centers in the community?
What do they pay for waste products?
What are the regulations concerning the products?
What are some of the problems involved?
How could the collection be organized?

- Have the children examine the benefits of recycling waste products:

How does recycling of materials conserve resources?
What effect does recycling have on waste disposal?
Who would benefit from the class project?

- Have the children survey places in the community that collect and recycle discarded consumer goods.

What do you or your family do with things you no longer use or need?
Have you ever bought used or recycled articles?
What are some ways in which discarded items can be recycled?
Are there places in the community that collect discards for recycling?
What do they do with the things they collect?

Evaluation

The teacher should have the children examine personal attitudes and values related to environmental pollution (student responses are submitted anonymously):

This past week I improved the campus environment by . . .
In the past I have contributed to the pollution problem by . . .
The best way to reduce litter on campus is by . . .
Rules regulating pollution on campus should be . . .
To improve the environment on campus, I would be willing to . . .
I would rather have litter on campus than . . .
If I had to give up one personal consumer activity that causes pollution, I would . . .

Instructional Setting for Consumer Education: Senior High School Level

BUT SHOULD YOU? – An instructional setting designed to help high school students examine the social costs and environmental effects of their consumer choices related to ownership and purchase of a car. It is suggested that the setting be used in conjunction with the usual learning experiences involved in buying a car.

Objectives

Through a series of value-clarification strategies, the students will crystallize their commitment to improving the environment. They will be able to do the following:

- Identify major social costs of present American use of the automobile.
- Analyze five ways in which values of individuals might affect the environment in the community.
- Weigh three consequences of buying choices on the quality of the environment.
- Identify six ways in which personal need, convenience, or preference may conflict with efforts to reduce pollution.
- Clarify ten personal sacrifices they are willing to make to improve the environment.

Generalizations

Responsible decision making in the use of consumer resources includes consideration of values and costs to society and environmental effects as well as personal satisfactions:

- Consumers share with industry and government the responsibilities and costs of providing a clean environment.
- Consumer choices may need to be curtailed to conserve limited and irreplaceable resources for future use.
- Personal need, convenience, and preference may conflict with more general values of preserving the environment.

Activities

Teachers may use the following exercises to teach about purchase and ownership of a car:

Social Costs and Environmental Effects of the Automobile as the Major Source of Transportation

- Have the students rank from 1 to 5 the following statements to indicate what they consider to be the most critical problems related to the use of the car as the major means of transportation, with number "1" being the *most* critical and "5" the *least* critical:

  ___ Use of valuable land for freeways, highways, and parking lots
  ___ Air pollution
  ___ Traffic congestion
  ___ Lack of transportation for people without cars
  ___ Depletion of limited natural resources

- Tally the scores, and then group students according to their most critical rankings. Have the students do the following: work in groups and prepare statements defending individual points of view; present arguments to the class; reassess previous rankings; and discuss both problems and rankings:

  Did you change your ranking?
  Why did you change? Why not?
  Which problem affects you most directly?
  Which problem affects the most people in the community?
  Which problems have more serious consequences?

Solutions to Problems of Financing Efforts to Reduce Pollution Caused by Cars

- Have the students rank from 1 to 5 the following proposed solutions to problems of financing efforts to reduce pollution caused by cars, with "1" being the *most* desirable solution and "5" the *least* desirable.

  ___ Special taxes, such as gasoline or road taxes
  ___ Bond issue for the sole purpose of financing rapid-transit projects
  ___ User fees for riding on a bus or train or using freeways
  ___ Special tax on purchase of cars
  ___ Graduated tax on cars based on size of the engine

- After students have completed the rankings, organize the class into groups to consider effects of each proposed solution on people of the community. Have the students discuss the following:

  Who will bear the major financial cost?
  Who will benefit most?
  Will those who benefit most pay the most?
  Who will be hurt the most?

Personal Feelings on Issues Related to Automobile Ownership

- Have the students indicate whether they agree or disagree by putting an "X" in the appropriate column. There are no wrong answers.

Strongly agree – SA Agree – A Disagree – D Strongly disagree – SD	SA	A	D	SD
Everyone should be able to own as large a car as he can afford.				
The automobile uses up too much of the earth's resources to be an efficient means of transportation.				
The automobile allows Americans to move about freely and in privacy.				
Modification of the automobile would be harmful to the American economy and way of life.				
Building more freeways and highways takes away valuable open space.				
Purchase of cars should be limited to one to a family.				
The American dream of each person having his own car should be possible for all.				
The automobile helps Americans get closer to nature.				
Congress should enact legislation limiting roads in national parks to essential entry and exit.				
Legislation should be passed limiting the horsepower of all private cars.				
Gasoline taxes should be used to develop a rapid-transit system.				
A tax should be added to the cost of new automobiles to pay for recycling old cars.				
More freeways should be built to reduce traffic congestion.				

- Tally class ratings of each issue and organize the class into groups to discuss their responses. Encourage students to feel free to express opinions, to understand and accept different points of view, and to avoid trying to change another's point of view through attack or debate.
- After sharing responses in their groups, have the students individually recheck the worksheet and compare ratings.
- Ask students to respond anonymously in writing to the following questions. Reasons given for changing stand might be read back to class.

  Did you change your stand on any issues?
  To what degree did you change your stand?
  Did you find it easy to change your stand?
  Why did you change your stand?
  Which issues did you feel most strongly about?

- Tally the second ratings of the class on each issue, and discuss significant changes in total class ratings of items.

  Note consistency of ratings.
  Note inconsistencies of ratings.
  Note value conflicts that are apparent.

Personal Values in Choosing a Car

- Have the students rank from 1 to 6 the following statements to indicate their concerns in buying a car, with number "1" being the thing that would worry them the *most* and number "6" the *least*.

  If I bought a new car, I would worry most that:

  ____ It would go out of style too fast.
  ____ It would have mechanical difficulties.
  ____ It would contribute to air pollution.
  ____ My friends wouldn't like it.
  ____ My family wouldn't like it.
  ____ It would cost too much to operate.

- Have the students discuss their concerns.

  Why did you rank that item the highest?
  Would you choose a car that polluted less, even if your friends didn't like it? . . . If your family didn't like it?
  Would this be a difficult decision to make?

Willingness to Assume Financial Costs of Reducing Pollution

- Have the students rank from 1 to 5 the following statements to indicate the things they would be willing to pay for to reduce pollution, with number "1" the thing they are *most* willing to pay for and "5" the *least*:

___ Increased income tax for research to develop an automobile that does not have an internal combustion engine
___ Increased cost of lead-free gasoline
___ Increased cost of a better smog control device
___ Increased tax on gasoline to develop a rapid-transit system
___ Fee for required vehicle emission test every six months

- Have the students discuss whether they would change their rank order if they were:

  A salesman who uses his car to earn a living?
  A commuter who faces daily traffic jams?
  A professor of environmental health?
  A conservationist interested in preserving open space?
  A person living on Social Security?

Values on Environmental Issues

- Have the students explore and clarify their commitments to the improvement of the environment by completing the following open-ended sentences:

  The things I am willing to give up to reduce air pollution are _____

  _____

  _____

  _____

  The things I am *not* willing to give up to reduce air pollution are _____

  _____

  _____

  _____

Supplementary Activity

Teachers may wish to extend the exercise to include the following activity:

- Have the students consider the economic and social effects of various proposals for conserving limited resources on individuals and groups in the community.

  If gasoline rationing were necessary, which would you vote for?

  ___ Double the price of gasoline.
  ___ Issue coupons to purchase on the basis of need.
  ___ Limit purchases of each consumer.
  ___ Limit amount of gasoline to each station.
  ___ Increase tax on gasoline.
  ___ Limit hours stations are open.

- Tally the vote for the total class, and ask students to discuss why they think the class voted as it did.
- Divide the class into groups to do research and report to class on the following:

  The present sources of supply for gasoline
  The conflicts between environmentalists and the oil companies
  The conflict between advocates of price control on gasoline and the oil companies
  The problems of independent gas station owners (Students may survey independent stations.)

Instructional Setting for Consumer Education: Community College and Adult Education Levels

IS IT LEGAL?—An instructional setting designed to consider issues related to tenant-landlord relationships. The setting was developed for students of adult and community college classes.

Objectives

After consideration of issues related to tenant-landlord relationships, students will be able to propose effective procedures to be followed by tenants when entering into rental agreements. They will be able to:

Assess which provisions on rental agreements are enforceable.
Analyze the rights and obligations of tenants and landlords.
Examine state and local housing codes which apply to rental property.
Evaluate avenues of recourse available in the community.

Generalizations

The landlord-tenant laws determine the consumer's rights and responsibilities in the use and occupation of rented premises. Students should be aware that:

Tenants and landlords have the responsibility for complying with the conditions of rental agreements.
State housing law and local housing codes establish responsibilities of landlords for rental premises.
Housing laws and codes are enforced by local government agencies.
Consumer protection agencies are available for assistance with tenant grievances.
Legal recourse is available through the small claims or municipal courts.

Activities

Teachers may use the following exercises to teach about tenant-landlord relationships:

- Show a brief slide presentation or present a taped interview dramatizing issues of tenant-landlord relationships such as the following:

  Increase in rent
  Property repair
  Eviction
  Invasion of privacy

- Distribute standard rental agreements and leases to the class (students' rental agreements might be used in place of standard forms). Discuss the issues in relation to the rental agreements. Have the students do the following:

  Identify types of rental agreements.
  Identify basic terms of agreement common to all forms.
  Consider advantages and disadvantages of each type of agreement.
  Examine particular provisions included in the agreements.
  Speculate on enforceability of provisions.
  Compare rights of landlords with those of tenants in the agreements.
  Compare with suggested model rental agreements.

- Organize independent or team research projects to investigate rights and obligations of tenants and landlords related to specific situations.
  Have students analyze issues involved in a rental situation.

  Type of rental agreement
  Rights of the tenant and of the landlord
  Obligations of the tenant
  Responsibilities of the landlord

- Have students research legal aspects of a rental situation, including the following:

  California housing law
  California Civil Code, Section 1951
  Local housing codes
  Unenforceable provisions in rental agreements
  Provisions which obligate compliance
  Consumer protection legislation related to the case

  Have students examine the following avenues of recourse available in the community:

  Legal services
  Consumer organizations
  Governmental agencies
  Courts
  State and local consumer protection agencies

- Invite a legal aid attorney to review the following landlord-tenant situations with the class. Ask him to do the following:

  Explore preventive measures.
  Propose possible solutions to the issues.
  Recommend procedures to be followed by tenants in entering into rental agreements.

Situations

Analyze the following situations:

- Jenny has moved out of her rented, furnished apartment and now the landlord claims she owes the whole $50 cleaning deposit required by the written rental agreement she signed when she moved into the apartment. He claims the apartment is not clean and there is some damage to the furnishings. She says the apartment is as clean as when she moved into it and that the furniture was already damaged.
- Jim rents an apartment by the month and has no written contract. Today the landlord told him he has too many loud parties and must move by the end of the week.
- Carol and her roommates are renting a small duplex for $200 a month. They have a written lease that does not expire until June of the following year. On the first of November the landlord sent them a note that the rent will be raised to $250 a month beginning December 1.
- Vera and Bill are renting a little "dump" near the college for $120 a month. They have fixed it up a bit and painted it but they feel the landlord should fix the wiring in the kitchen which keeps shorting out. The landlord says that it is their problem and won't do anything.
- Friends living in a new apartment complex reserved an apartment for Gail and John and paid the $200 deposit required by the management. When Gail and John, who are black, arrived to sign the rental agreement, the manager said he was sorry, but that there had been a mistake—no apartments were available. He offered the management's check for the refund of their deposit.

Resource Materials for Consumer Education

- Resource Materials for Consumer Education
- Selected Sources of Instructional Materials
- Selected Sources of Consumer Information and Assistance
- Curriculum Resource Materials – Elementary Level

Resource Materials for Consumer Education

BOOKS – TEACHER RESOURCES

Britt, Steuart Henderson, and James L. Lubawski. *Consumer Behavior in Theory and Action.* New York: John Wiley & Sons, Inc., 1970.

Gordon, Leland J., and Stewart M. Lee. *Economics for Consumers* (Sixth edition). New York: Van Nostrand Reinhold Co., 1972.

Oppenheim, Irene. *Management of the Modern Home.* New York: The Macmillan Co., 1972.

Smith, Carlton, and Richard P. Pratt. *The Time-Life Books of Family Finance.* New York: Time-Life Books, 1969.

Time-Life Family Legal Guide. Boston, Mass.: Little, Brown & Co., 1970

Troelstrup, Arch W. *Consumer in American Society: Personal and Family Finance* (Fourth edition). New York: McGraw-Hill Book Company, 1970.

Unger, Maurice A., and Harold A. Wolf. *Personal Finance.* Boston, Mass.: Allyn & Bacon, Inc., 1970.

BOOKS – STUDENT TEXTS

Andrews, Margaret E. *You Pay For It.* New York: McGraw-Hill Book Company, 1970.

Beery, Mary. *Young Teens and Money.* New York: McGraw-Hill Book Company, 1971.

Britton, Virginia. *Personal Finance.* New York: American Book Co., 1968.

Jelley, Herbert M., and Robert O. Herrmann. *The American Consumer, Issues and Decisions.* New York: Gregg Division/McGraw-Hill Book Company, 1972.

Klein, David, and Marymae Klein. *Supershopper Guide to Spending and Saving.* New York: Praeger Publishers, Inc., 1971.

Levy, Leon, Robert Feldman, and Simpson Sasserath. *Consumer in the Marketplace.* New York: Pitman Publishing Corporation, 1970.

Linder, Bertram L. *Economics for Young Adults.* New York: W. H. Sadlier, Inc., 1971.

Phillips, E. Bryant, and Sylvia Lane. *Personal Finance.* New York: John Wiley & Sons, Inc., 1969.

Schoenfeld, David, and Arthur A. Natella. *The Consumer and His Dollars.* Dobbs Ferry, N.Y.: Oceana Publications, Inc., 1970.

Thal, Helen M., and Melinda Holcombe. *Your Family and Its Money.* Boston, Mass.: Houghton Mifflin Co., 1973.

Warmke, Roman F., Eugene D. Wyllie, and Beulah Sellers. *Consumer Decision Making: Guides to Better Living.* Chicago: South-Western Publishing Co., 1972.

CURRICULUM RESOURCE GUIDES

Adult Consumer Education. Santa Fe: New Mexico State Department of Education, 1971.

Adult Consumer Education in the Community. Orangeburg, N.Y.: Consumers Union of the U.S., Inc., 1973.

An Approach to Consumer Education for Adults No. 4100-0000-1. Washington, D.C.: Consumer Affairs Office, 1973.

Consumer Education. Part I and Part II. Prepared by the Department of Home Economics Education, College of Home Economics. Lubbock, Texas: Texas Technological College, 1971.

Consumer Education and Management. Phoenix: Arizona State Department of Education, 1971.

Consumer Education: Curriculum Guide for Ohio, Grades K-12 (Revised). Columbus: Ohio State Department of Education, 1971.

Consumer Education: A Resource for Georgia Schools. Athens: University of Georgia, 1972.

Consumer Education for Families with Limited Incomes. Prepared by the Department of Home Economics Education, College of Home Economics. Lubbock: Texas Technological College, 1971.

Consumer Education for Mexican-Americans. Prepared by Irene Gromatsky. Bethesda, Md.: Eric Document Reproduction Service, 1968.

Consumer Education in an Age of Adaptation. Prepared by Sally R. Campbell. Chicago, Ill.: Sears, Roebuck and Co., 1971.

Consumer Education in Junior and Community Colleges/ Post-Secondary Vocational and Technical Institutes. Orangeburg, N.Y.: Consumers Union of the U.S., Inc., 1972.

Expanded Programs of Consumer Education. Prepared by the Bureau of Secondary Curriculum Development, New York State Department of Education. Albany, N.Y.: University of the State of New York and New York State Department of Education, 1972.

Family Financial Education for Adults. Prepared by Lawrence W. Erickson. Silver Springs, Md.: Council for Family Financial Education, 1969.

Guide for Evaluating Consumer Education Programs and Materials (No. 0116). Washington, D.C.: American Home Economics Association, 1972.

Guidelines for Consumer Education. Springfield, Ill.: Illinois State Department of Education, 1972.

Personal Finance Education Guide. Salem: Oregon State Department of Education, 1972.

Planning Guide for Consumer Education: K-12. Framingham, Mass.: Framingham State College, 1972.

Secondary Level Consumer Education. Orangeburg, N.Y.: Consumers Union of the U.S., Inc., 1972.

Suggested Guidelines for Consumer Education, Grades K-12. Washington, D.C.: U.S. Government Printing Office, 1970.

Teaching a Course in Personal Economics. New York: Joint Council on Economic Education, 1971.

Teaching Consumer Education and Financial Planning. Silver Springs, Md.: Council for Family Financial Education, 1969.

DIRECTORIES OF SERVICES

Directory Of Government Agencies Safeguarding the Consumer and the Environment. Alexandria, Va.: Serina Press, n.d.

Groups That Can Help: Directory of Environmental Organizations. Washington, D.C.: U.S. Environmental Protection Agency, n.d.

Guide to Federal Consumer Services. Washington, D.C.: U.S. Government Printing Office, 1971.

Information Digest. Sacramento: California State Department of Consumer Affairs, 1972.

Information Services Catalogue. Washington, D.C.: National Center for Resource Recovery, n.d.

RESOURCE LISTS

Requests for the following resource lists should specify "current edition."

Catalog of Teaching Aids on Life and Health Insurance and Money Management. New York: Educational Division, Institute of Life Insurance, Health Insurance Institute (277 Park Ave., New York, N.Y. 10017).

Catalog of Consumer Information. Public Affairs Committee, Inc., (381 Park Ave., S., New York, N.Y. 10016).

Consumer Education Bibliography. Washington, D.C.: U.S. Government Printing Office (N. Capitol and H Sts., N.W., Washington, D.C. 20401).

Consumer Information Materials Price List and Order Form. Richmond, Calif.: Bay Area Neighborhood Development (4801 Central Ave., Richmond, Calif. 94804).

Consumer Information Price List, No. 86. Washington, D.C.: U.S. Government Printing Office (N. Capitol and H Sts., N.W., Washington, D.C. 20401).

Consumer Produce Information–An Index of Selected Federal Publications of Consumer Interest. Washington, D.C.: U.S. Government Printing Office (N. Capitol and H Sts., N.W., Washington, D.C. 20401).

Free and Inexpensive Materials. Silver Springs, Md.: Council for Family Financial Education (1110 Fidler Lane, Suite 1616, Silver Springs, Md. 20910).

Publications Directory. Washington, D.C.: Chamber of Commerce of the United States (1615 H St., N.W., Washington, D.C. 20006).

Selected Annotated Bibliography of Reference Materials in Consumer Finance. Washington, D.C.: National Consumer Finance Association (1006-16th St., N.W., Washington, D.C. 20036).

Selected Publications on the Environment. Washington, D.C.: U.S. Environmental Protection Agency (401 M St., S.W., Washington, D.C. 20460).

Supplementary Consumer Bibliography (Third edition). Compiled by Stewart M. Lee for the American Council on Consumer Interests. Beaver Falls, Penn.: Geneva College.

Selected Sources of Instructional Materials

The following organizations and agencies are often excellent sources of instructional materials:

Multimedia Materials

Alcott Forward, Inc., 234 N. Central, Hartsdale, N.Y. 10530

California Bankers Association, 650 California St., San Francisco, Calif. 94108

Changing Times Education Service, 1729 H St., N.W., Washington, D.C. 20006

Council for Family Financial Education, Savings Bond Division, U.S. Department of the Treasury, 1111-20th St., N.W., Washington, D.C. 20226

Doubleday Multimedia, Box 11607, 1371 Reynolds St., Santa Ana, Calif. 92705

Grolier Educational Corporation, 845 Third Ave., New York, N.Y. 10022

Household Finance Corporation, Money Management Institute, Prudential Plaza, Chicago, Ill. 60601

Institute of Life Insurance, Health Insurance Institute, 277 Park Ave., New York, N.Y. 10017

J. C. Penney Company, Inc., Educational and Consumer Relations, 1301 Avenue of the Americas, New York, N.Y. 10036 (Selected materials available in Spanish)

Lower Reading Level Materials

Bay Area Neighborhood Development, 4801 Central Ave., Richmond, Calif. 94804 (Materials available in Spanish and English)

Follett Education Corporation, 1010 W. Washington Blvd., Chicago, Ill. 60607

Lauback Literacy, Inc., New Readers Press, P.O. Box 131, Syracuse, N.Y. 13210

Noble and Noble Publishers, Inc., 750 Third Ave., New York, N.Y. 10017

Steck-Vaughn Co., Box 2028, Austin, Texas 78767

Programmed Instructional Materials

American Home Economics Association, 2010 Massachusetts Ave., N.W., Washington, D.C. 20036

Coronet Instructional Materials, 65 E. South Water St., Chicago, Ill. 60601

Delta Pi Epsilon, Inc., National Office, Gustavus Adolphus College, St. Peter, Minn. 56082

Ginn & Company, 450 W. Algonquin Road, Arlington Heights, Ill. 60005

Films and Filmstrips

Aims Instructional Media Services, Inc., P.O. Box 1010, Hollywood, Calif. 90028

Association-Sterling Films, Educational Division, Institute of Life Insurance, 600 Madison Ave., New York, N.Y. 10022

Bailey Film Associates, Educational Media, 2211 Michigan Ave., Santa Monica, Calif. 90404

Communications Groups West, 6335 Homewood Ave., Suite 204, Hollywood, Calif. 90028

Documents Associates, 628 El Camino Real, Arcadia, Calif. 91006

Doubleday Multimedia, P.O. Box 11607, 1371 Reynolds St., Santa Ana, Calif. 92705

Filmfair Communications, 10900 Ventura Blvd., Studio City, Calif. 91604 (Materials available in English and Spanish)

Hanna-Barbera Productions, Education Division, 3400 Cahuenga Blvd., Hollywood, Calif. 90068

Journal Films, Inc., 909 W. Diversey Pkwy., Chicago, Ill. 60614

Modern Talking Pictures, 1145 N. McFadden, Hollywood, Calif. 90038

National Education T.V., Indiana University, Audio-Visual Center, Bloomington, Ind. 47401

Teaching Resources Films, New York Times, Education Series, Station Plaza, Bedford Hill, N.Y. 10507

Visual Education Consultants, Inc., P.O. Box 52, Madison, Wis. 53701

Westinghouse Learning Press, 100 Park Ave., New York, N.Y. 10017

Slides and Cassettes

Coronet Instructional Materials, 65 E. South Water St., Chicago, Ill. 60601

Fairchild Visuals, 7 E. 12th St., New York, N.Y. 10003

Media Resource Center, 121 Pearson, Iowa State University, Ames, Iowa 50010

National Audio-Visual Center, National Archives and Records Services, Washington, D.C. 20409

Office of Information, Photography Division, U.S. Department of Agriculture, Washington, D.C. 20250

Games and Simulations

Benefic Press, Audio-Visual Department, 10300 W. Roosevelt Road, Westchester, Ill. 60153

Education Ventures, Inc., 209 Court St., Middletown, Conn. 06457

Head Box, The, P.O. Box 4762, Clinton, Iowa 52732

Interact, P.O. Box 262, Lakeside, Calif. 92040

Simile II, P.O. Box 1023, La Jolla, Calif. 92037

Western Publishing Co., School and Library Department, 150 Parish Dr., Wayne, N.J. 07470

Selected Sources of Consumer Information and Assistance

PERIODICALS AND NEWSLETTERS

Changing Times Teacher's Journal, The Kiplinger Magazine, Editorial and Executive Office, 1729 H St., N.W., Washington, D.C. 20006

Consumer Affairs, Public Information Office, California State Department of Consumer Affairs, 1020 N St., Sacramento, Calif. 95814

Consumer Alert, Federal Trade Commission, Washington, D.C. 20580

Consumer Bulletin, Consumer Federation of California, 2200 L St., Sacramento, Calif. 95816

Consumer Bulletin, Consumer's Research, Inc., Washington, N.J. 07882

Consumer Education Forum, American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201

Consumer Educator, The, National Association of Secondary School Principals and Council of Better Business Bureaus, Inc., 1201 - 16th St., N.W., Washington, D.C. 20036

Consumer News, Office of Consumer Affairs, Executive Office of the President, Washington, D.C. 20506

Consumer Reports, Consumers Union of the U.S., Inc., Educational Services, 256 Washington St., Mount Vernon, N.Y. 10550

Eco-Tips, Concern Incorporated, P.O. Box 19287, Washington, D.C. 20036

Environment, Committee for Environmental Information, 438 N. Skinker Blvd., St. Louis, Mo. 63130

Everybody's Money, Cuna (Credit Union National Association) International, Inc., P.O. Box 431, Madison, Wis. 53702

FDA Consumer, Superintendent of Documents, Government Printing Office, Washington, D.C. 20402

Forum, J. C. Penney Co., Inc., Educational Relations, 1301 Avenue of the Americas, New York, N.Y. 10036

Journal of Consumer Affairs, American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201

Kaleidoscope, Consumer Information Services, Dept. 703, Public Relations, Sears, Roebuck and Co., Sears Tower, Chicago, Ill. 60684

Marketplace, Bureau of Homemaking Education, California State Department of Education, 721 Capitol Mall, Sacramento, Calif. 95814

PROFESSIONAL ASSOCIATIONS

American Council on Consumer Interests, 238 Stanley Hall, University of Missouri, Columbia, Mo. 65201

American Home Economics Association, 1600 20th St., N.W., Washington, D.C. 20009
American Medical Association, Commercial Division, 535 N. Dearborn St., Chicago, Ill. 60610

CONSUMER ORGANIZATIONS

Consumer Federation of America, 1012 - 14th St., Washington, D.C. 20005
Consumer Federation of California, 2200 L St., Sacramento, Calif. 95816
Consumer's Research, Inc., Washington, N.J. 07882
Consumers Union of the U.S., Inc., Education Services Division, 256 Washington St., Mount Vernon, N.Y. 10550
National Consumers League, 1029 Vermont Ave., N.W., Suite 1105, Washington, D.C. 20005

GOVERNMENT AGENCIES

Government agencies are often good sources of instructional materials.

State

California State Department of Consumer Affairs, 1020 N St., Sacramento, Calif. 95814

For listing of county and city consumer agencies, see *Information Digest*, State Department of Consumer Affairs, Sacramento, Calif.

Extension Service, University of California, Berkeley, 335 University Hall, Berkeley, Calif. 94720
Office of Attorney General of California, Consumer Fraud Unit, 500 Capitol Mall, Sacramento, Calif. 95814

Federal

Agricultural Research Service, Department of Agriculture, Washington, D.C. 20250
Antitrust Division, Department of Justice, Washington, D.C. 20530
Community Services Administration Commissioner, Community Services Administration, Department of Health, Education, and Welfare, Washington, D.C. 20201
Consumer and Marketing Service, Office of Information, Department of Agriculture, Washington, D.C. 20250 (Selected materials available in Spanish)
Department of Housing and Urban Development, Washington, D.C. 20410
Environmental Protection Agency, Director of Public Affairs, Washington, D.C. 20460
Federal Communication Commission, Office Reports and Information, Washington, D.C. 20554 Washington, D.C. 20554
Federal Trade Commission, Office of Public Information, Washington, D.C. 20580
Field offices
11000 Wilshire Blvd., Room 13209, Los Angeles, Calif. 90024
450 Golden Gate Ave., Box 36005, San Francisco, Calif. 94102
Food and Drug Administration, 5600 Fishers Lane, Rockville, Md. 20852
District offices
1512 W. Pico Blvd., Los Angeles, Calif. 90015
50 Fulton St., San Francisco, Calif. 94102
Food and Nutrition Service, U.S. Department of Agriculture, Washington, D.C. 20250
Internal Revenue Service, Office of Information, Room 3423, Department of the Treasury, Washington, D.C. 20220
National Bureau of Standards, Department of Commerce, Washington, D.C. 20234
Office of Consumer Affairs, New Executive Office Building, Washington, D.C. 20506 (Selected materials available in Spanish)
Social Security Administration, Office of Public Affairs, 6401 Social Security Building, Baltimore, Md. 21235
Local social security offices
United States Postal Service, Washington, D.C. 20260

BUSINESS ORGANIZATIONS

Business organizations often publish pamphlets and brochures which are helpful instructional aids.

Aluminum Association, The, 750 Third Ave., New York, N.Y. 10017
American Bankers Association, Banking Education Committee, 90 Park Ave., New York, N.Y. 10016
American Paper Institute, 260 Madison Ave., New York, N.Y. 10016
Associated Credit Bureaus, Director of Public Relations, 6767 Southwest Freeway, Houston, Texas 77036
Association of Home Appliance Manufacturers, 20 N. Wacker Dr., Chicago, Ill. 60606
Chamber of Commerce of the United States, 1615 H St., N.W., Washington, D.C. 20006
Council of Better Business Bureaus, Inc., 1145 - 19th St., N.W., Washington, D.C. 20036
CUNA International, Inc., P.O. Box 431, Madison, Wis. 53701
Glass Container Manufacturing Institute, Inc., Information Services Department, 1800 K St., N.W., Washington, D.C. 20006
Major Appliance Consumer Action Panel, 20 N. Wacker Dr., Chicago, Ill. 60606
National Association of Manufacturers, 277 Park Ave., New York, N.Y. 10017
National Consumer Finance Association, Educational Services Division, 1000 - 16th St., Washington, D.C. 20402
National Foundation for Consumer Credit, 1819 H St., N.W., Suite 510, Washington, D.C. 20006
New York Stock Exchange, 11 Wall St., New York, N.Y. 16005

Curriculum Resource Materials — Elementary Level

Consumer Education. Brooklyn, N.Y.: Brooklyn Board of Education, 1969.

Consumer Education: Resource Guide for Georgia Schools. Prepared for the Center for Family Financial Education. Athens: University of Georgia, 1972.

Durken, Mary C., Alice Duvall, and Alice McMaster. *The Family: The Taba Social Studies Curriculum.* Menlo Park, Calif.: Addison-Wesley Publishing Co., 1969.

Durken, Mary C., Alice Duvall, and Alice McMaster. *Communities Around Us: The Taba Social Studies Curriculum.* Menlo Park, Calif.: Addison-Wesley Publishing Co., 1969.

Early Childhood Consumer Education. Prepared by the Consumer Education Materials Project, Educational Services Division. Orangeburg, N.Y.: Consumers Union of the U.S., Inc., 1973.

Elementary Level Consumer Education. Prepared by the Consumer Education Materials Project, Educational Services Division. Orangeburg, N.Y.: Consumers Union of the U.S., Inc., 1972.

Ellenberg, Norman. *The Dismal Science of Economics. Los Angeles: Security Pacific National Bank, 1972.*

Enriching the Curriculum Through Consumer Education. Euclid, Ohio: Euclid Board of Education, 1972.

Goods, Services, and People. New York: Joint Council on Economic Education, 1967

Junior Consumer Laboratory at Lincoln School. Columbus: Ohio State Department of Education, 1972.

Learning Economics Through Children's Stories. Bibliography for Grades K-3. New York: Joint Council on Economic Education, 1969.

McNeal, James V. *Children as Consumers.* Marketing Study Series No. 9, Bureau of Business Research. Austin: University of Texas, n.d.

Planning Guide for Consumer Education, K-12. Boston: Massachusetts State Department of Education, 1972.

Principles and Practices in the Teaching of Social Sciences: Concepts and Values, Levels 1-4. New York: Harcourt Brace Jovanovich, Inc., 1970

Resource Supplement to Consumer Education, Grades K-6. Columbus: Ohio State Department of Education, 1972.

Rosenblum, Marc. *Economics of the Consumer.* Minneapolis, Minn.: Lerner Publications Co., 1970.

Senesh, Lawrence. *Our Working World: Families at Work.* Chicago, Ill.: Science Research Associates, 1964.

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